MARCH 21, 1912

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PRICE 10 CENTS

PEOPLE'S WEEKLY REAL ESTATE NUMBER



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THE ISSUE

My Ideal of a Car

By R. E. Olds, Designer

Reo the Fifth—My Farewell Car—in every detail marks the best I know. And I've built cars for 25 years. If any man can build a car better he's a better man than I.

To the Men Who Have Faith in Me

Automobile makers say it is simply impossible to give the best in a car for \$1,055.

I agree with them.

This price, I believe, can not be continued. Our contracts with dealers provide for advance.

But I promise you this:

Reo the Fifth, while I direct the making, will embody the best of which I am capable, regardless of price or profit.

Men Look to Me

Tens of thousands of men, in the past quarter century, have used cars of my designing.

They have come to have faith in me. They believe that I know.

Reo the Fifth is my finest car, the cap-sheaf of my career. And myriads of men will remember me by it, whatever new cars the Reo plant may bring out.

You who look to me can rest assured that this car marks my limit.

The Final Touch

I have spent 18 months in designing this Farewell Car.

I searched the whole motor car world for ideas for it. In it I embodied the best I had learned from the 23 models which I built before it.

I never before gave such care to a car. Nor has any other man, I think.

Never have I stood for such big margins of safety — never insisted on such careful inspection.

Never before have I gone so far to get the final touch.

Look for Yourself

The lines of the car show its up-to-dateness.

The body is finished with 17 coats. The lamps are enameled. Even under the hood you'll find the engine nickel trimmed.

Note the deep upholstering, made of genuine leather, filled with genuine hair.

Note the big wheels. The car is over-tired.

Note the absence of petty economies.

The Parts Which Tell

But the parts which tell in the long run are the hidden parts of a car. Men's final judgment will depend on them.

I use Nickel Steel in the axles and driving shaft, and I make them much larger than necessary. I use Vanadium steel for connections.

Each lot of steel, to make sure of it, is analyzed before I use it.

The gears are tested in a crushing machine of 50 tons' capacity.

The magneto is tested under conditions which very few can stand.

The carburetor is doubly heated, to avoid the troubles due to low-grade gasoline.

Roller bearings are used — Timken and Hyatt—where ball bearings once sufficed. There are only three ball bearings in this whole car, and two are in the fan.

So in every part. All the precautions taught me by experience are employed in this Reo the Fifth.

New Center Control No Side Levers

SPE

Arrive

Arrive

Arrive

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Then here, for the first time, is a cane-handle control. All the gear shifting is done by slightly moving this lever in each of four directions.

Both brakes are operated by foot pedals, and one pedal also operates the clutch.

So there are no side levers there is nothing in the way of the front doors.

This arrangement permits the left side drive, heretofore possible in electric cars only. The driver sits as he should sit, close to the cars he passes and on the up side of the road.

These are conveniences found today in Reo the Fifth alone.

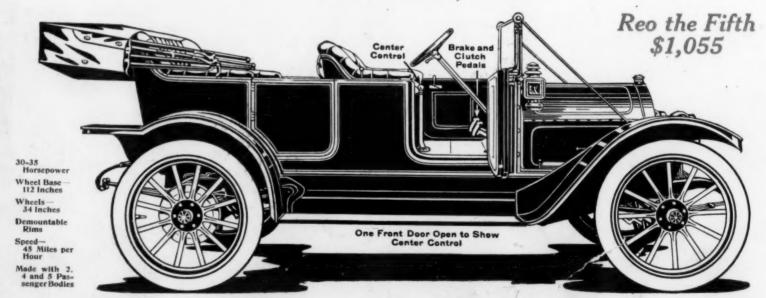
Ask for the Book

Our Book points out all the perfections, and pictures the various bodies. Every motor car lover should have it, for this is one of the interesting cars.

Write us to mail it—write us now—and we will also tell you where the car can be seen. Address

R. M. Owen & Co. General Sales Reo Motor Car Co., Lansing, Mich.

Canadian Factory: St. Catharines, Ontario



Top and windshield not included in price. We equip this car with mohair top, side cortains and slip-cover, windshield, gas tank and speedometer—all for \$100 extra.

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SPECIAL ANNOUNCEMENT

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From New York April 6th, (11 A.M.)

Visiting the West Indies and the

PANAMA CANAL

upon the Modern Cruising Steamship

VICTORIA LUISE" (16,500 Tons)

the largest steamer visiting the West Indies this year, equipped with every modern feature, iincluding luxurious Russian, Roman and Turkish Baths, Swimming Pool, Ball Room, etc. The Frahm Anti-rolling Tanks of the Victoria Luise reduce the motion of the ship to a minimum, insuring about the complete at the state of the ship to a minimum, insuring about the state of the ship to a minimum, insuring about the same of the ship to a minimum. abs .iute comfort at sea.

ITINERARY

Arrive	HAVANA		April	9,	5	P.M.
From	4.6		6.6	11,	4	P.M.
	COLON		6.6	14,	8	A.M.
From	4.6		6.6	15,	5	P.M.
Arrive	Kingston	0	6.6	17,	7	A.M.
From	6.6		6.6			P.M.
Arrive	New York		6.6	22,	4	P.M.

16 days, \$150 and up.

Tourists in Florida and other southern resorts may join these cruises at Havana.

Also Regular Service to

JAMAICA PANAMA CANAL **CUBA COLOMBIA** HAYTI COSTA RICA

Regular service Leaving New York by 5,000-ton "PRINZ" and other well-known steamships of the ATLAS SERVICE

Panama, \$75; Round Trip, \$142.50 Jamaica, 45; Round Trip, 85.50 Through tickets to West Coast points

TOURS to the TROPICS

11 to 30 days, including all necessary expenses, \$90 to \$250

TWO IDEAL CRUISES AROUND THE WORLD

Feb. 27, 1913 (From San Fran.) Nov. 12, 1912 (From New York)

by the

"VICTORIA LUISE" (16,500 Tons)

Duration each cruise 110 days. Cost, \$650 up, including all necessary expenses aboard and ashore.

SUMMER CRUISES To the Land of the Midnight Sun

Eight delightful Cruises during June, July and August, from Hamburg, duration 14 o 26 days. Cost, \$62.50 and up. Splendid service, large steamships, "Victoria Luise," "Kronprinzessin Cecilie," and

HAMBURG - AMERICAN LINE 41-45 BROADWAY, NEW YORK

Boston, Pittsburg, St. Louis, Philadelphia, Chicago, San Franscisco

ILLUSTRATED WEEKI

H E E O P L E 'S

THE OLDEST ILLUSTRATED WEEKLY NEWSPAPER IN THE UNITED STATES ALL THE NEWS IN PICTURES "In God We Trust."

CXIV.

Thursday, March 21, 1912

No. 2950

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Persons representing themselves as connected with LESLIE'S should always be asked to produce credentials.

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TERMS: Ten cents a copy, \$5.00 a year, to all subscribers in the United States, Mexico, Hawaii, Porto Rico, the Philippine Islands, Guam, Tutuila, Samos. Foreign postage, \$1.50 extra. Twelve cents per copy, \$6.00 per year, to Canadian subscribers. Subscriptions are payable in advance by draft on New York, or by express or postal money order.

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Subscribers to Preferred List (see Jasper's column in this issue) will get current issue always.

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Illustrated with Photograph Associated With Photograph

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Chalmers Six \$3250

Offers you at a Reasonable Price the Acme of Motor Car Luxury

Seven passenger Touring, four passenger Torpedo

54 horse power; Chalmers self-starter, air pressure type; 130 inch wheel base; 36 x 4 1-2 tires; Continental demountable rims, ten inch upholstering; nickel steel axles and rear axle housing; extra large brakes; nickel steel frame side members; sheet aluminum bodies.

"HALMERS "Six" is a high powered, mechanically perfected, luxurious 7-passenger car at a price lower than the motor public has been accustomed to pay for the qualities this car pos-

We do not offer the "Six" as being a fine car "at the price." We offer it simply as a fine car-one of the finest motor cars over produced. It is fine regardless of price. It has the goodness of design, thoroughness of workmanship, luxury of lines and finish-the pure quality-to make it good value

at any price.
We sincerely believe that the "Six" is a better motor car than many which sell for higher prices. Any manu-facturer who makes this claim is sure to be asked: Why are you able to do

The answer is: We can do it because we have the factory, the organization and the "know how."

Large production cuts down over-head expense. Good design, modern machinery and up-to-date methods cut down manufacturing expense.

We know we can build a high grade, high powered car—using the same quality of material and workmanship—at a lower cost, than many of the builders who turn out only high priced cars.

So we invite the most careful com-parison of our "Six" with other cars.

We hope you will investigate this car thoroughly before purchasing. See it at our dealers.

We feel confident that you will find in this new Chalmers "Six" all of the best features offered in the best cars; an aggregation of desirable qualities which cannot be bettered in any car, no matter what its price.

Special "Six" booklet on request.

Chalmers Motor Company, Detroit, Mich.





GEM CUTLERY COMPANY

NEW YORK

Chicago





England Appalled by a Strike Worse Than War



The Government's Effort to Avert Trouble.

Chancellor of the Exchequer Lloyd-George (in center) with two colleagues arriving in Downing Street, London, for a conference with the miners' delegates.



Champions of the Workmen.

The miners' delegates enroute to Downing Street to confer with members of the cabine



In the South Wales Mining Region.

Surface works of a coal mine in whose immense underground chamber



A Gloomy Dining Room.

Hungry miners about to strike resting from their labors and enjoying a meal nearly two miles from daylight.



Formally Quitting Work.

Strikers handing in their tools in orderly fashion, as the preliminary to a long and bitter struggle.



PHOTOS BROWN 8605

Washing Up For a Long Holiday.

Begrimed workman from the depths of the earth taking a bath in his little home.

SCENES ATTENDING THE SUSPENSION OF WORK BY MORE THAN A MILLION BRITISH COAL MINERS

HE GREAT coal strike in Great Britain pre-cipitated a condition of social and economic anarchy worse than war itself. After negotiations lasting over a week, the British ministry acknowledged its inability to stave off the greatest strike in English history-a strike not merely national, but international in its influence, literally disorganizing the industries of the world. The minimum wage and the fixing of its schedule were the bone of contention. After much pressure from the government, sixty per cent. of the mine owners agreed finally to the principle of the minimum wage and the government's proposal for its adjustment in different districts by joint commissions with government representatives upon them. The government further promised to coerce the remaining forty per cent. of mine owners to accept the same terms, and this should have led to a peaceful settlement of the differences. But the miners flatly refused to submit the amount of the minimum wage to negotiations, demanding that the schedule drawn up for the different districts by the Miners' Federation be accepted without debate.

For allowing their differences to assume the mammoth proportions of a national strike, both sides were to blame. For not agreeing to the minimum wage in the earlier stages of the negotiations, all the mine owners were to blame, and the forty per cent. representing the South Wales, Scottish and Northumberland employers were greatly to blame for not acceding to the principle at all. Had there been unanimous consent on the part of mine owners to the minimumwage principle, there might have been some hope of the miners accepting the method proposed by the government for fixing the rates. But, having obtained the moral victory of a minimum wage, the miners are to blame for their unwillingness to submit their case to negotiations in the various districts. The presence of a government arbitrator on each local commission was sufficient guarantee that justice would be done the miners. Was it not reasonable, also, for the owners to stipulate that even a minimum wage should be actually earned by the one receiving it?

The British government blundered in permitting a great national strike in an industry which, as Premier Asquith well 'asid, was 'unique in its way and was the life blood of the country's industry.'' For its own protection and the very preservation of its many industries, the government may yet be compelled to take the settlement of the issues involved out of the hands of both strikers and mine owners. A bill has already been drafted for introduction in the House of Commons to enact the minimum-wage principle into law and to provide that the government shall fix the wage schedules.

The miners will learn that no great strike can succeed without the backing of public sentiment. Already they have lost many friends by their arbitrary refusal to negotiate the wage rate with the mine owners and the government. Not the least important feature of this, as of every great strike, is the inconvenience and suffering visited upon millions of innocent people. In contrast with this, the spectacle of the strikers treating the strike as a sort of junket and holiday time is not edifying, nor will it tend to increase the public sympathy for the strikers, without which sympathy they may not hope to be successful

The number of the strikers in England, Scotland and South Wales was estimated at 1,000,000, and nearly 1,000,000 men in other industries depending on the operation of coal mines were thrown out of work. Moreover, there were threats of sympathetic strikes involving large bodies of workers. The unrest among the underground workers also extended to Germany, where 250,000 men went on strike, and to France, where a strike for twenty-four hours was instituted by hundreds of thousands of men. In our own country the coal miners of Pennsylvania made demands which the mine owners refused to grant, and both sides began to prepare for an extensive strike. The result of all this turmoil was widespread fear of a coal famine and a material advance in the price of coal.

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LESLIE'S WEEKLY

CXIV-No. 2950

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March 21, 1912

Price 10 Cents, \$5.00 a Year

THE SOUTH POLE DISCOVERED BY ROALD AMUNDSEN.



COURLEDAY, PAGE & CO., COPYRIGHT WILS

Starting on Her Eventful Voyage.

The "Fram" leaving Christiania, Norway, in 1910, while a band on a nearby warship played the national anthem.



DOUBLEDAY, PAGE & CO. COPYRIGHT WILS

The South Pole's Discoverer and His Aids.

Captain Roald Amundsen, the intrepid discoverer of the Pole (in center); T. Nielsen, commander of the "Fram" (at left); and Hjalmar Johansen inspecting the "Fram" before she started for the Antarctic regions.



DOUBLEDAY, PAGE & CO., COPYRIGHT WI S

Most Famous of Exploring Vessels.

The stout and enduring "Fram" seen at sea, She carried the Amundsen expedition and has reached the farthest north and farthest south of any vessel in the world.

LTHOUGH the news received recently that Captain Roald Amundsen, the Norwegian explorer, had discovered the South Pole caused no such wild thrill as the report of the finding of the North Pole several years ago, yet it excited universal interest. The race for the South Pole was a somewhat close and strenuous one. Five nations (Norway, Great Britain, Japan, Germany and Australia) had exploring expeditions in Antarctica at the same time, and any one of four of these was a possible discoverer of the lowest end of the earth's axis. Especially did it seem an even contest between Captain Amundsen and Captain Robert F. Scott, the commander of the British expedition. Indeed, before Amundsen's full story was cabled from Hobart, Tasmania, where he returned to civilization in the Fram, it was rumored that he himself had admitted that Captain Scott had won out in the race. This he afterward denied. Both the British and Norwegian expeditions were well equipped for their work, but Amundsen's was probably the better prepared in every respect for the undertaking. Amundsen had had much experience in the exploration of polar re-gions, his crew were picked men, and he had provided himself with seasoned and trained dogs for drawing his sledges. Moreover, on reaching the great ice barrier which forms such a feature of the antarctic continent, he boldly chose a route of his own across it and was highly favored both by the condition of the



Where the South Pole Is Located.

Map of the region showing it to be a great continent rising in the center to a vast plateau ten thousand feet above the sea level. This vast body of land lies nearly equi-distant from the southern extremities of Africa, Australia and South America, being nearest to the latter, Cape Horn being only about 600 miles off.

ice-covered country and by the weather. He started from his permanent station, in latitude 78.44 south, 676 miles from the pole, on October 20th, 1911, with four men, four sledges, fifty-two dogs and provisions for four months. The pole was reached on December 14th, 1911, at three p. m., fifty-five days from the start. It was found to be on a vast plateau, 10,500 feet above the level of the sea. When the party reached it, the temperature was only 9.4 degrees below zero, and the Norwegian flag was unfurled in a light breeze. Amundsen remained in the locality for three days, taking frequent observations at different points for miles around, in order to make sure of the spot. He also took many photographs of the region, which will aid in confirming his report of observations. Although the five men encountered some bad weather, yet for the most part the weather was good, there being few blizzards. The lowest temperature was 76 below zero, but that did not last long. The party made some geographical discoveries of importance, including a range of high mountains, which were named after the Queen of Norway. The plateau surrounding the Pole was named after the King of Norway. Some of the scientific results of this dash to the Pole are regarded as valuable. Belief was strong in England that Captain Scott reached the pole either before Amundsen or soon afterward, and Tokio that Lieutenant Shirase, the leader of the Japanese expedition, had also attained the pole.

E D I T O R I A L

Think!

A THOUGHTLESS New York doctor left a bottle of carbolic acid on his desk. His four-year-old son wandered into the office and drank a swallow from the bottle. The father came in, to find his child lying on the floor, writhing in the agonies of death. He will never leave a deadly drug within the reach of a child again. "If I had only thought!" he exclaimed.

A letter-carrier in Chicago was tempted to live beyond his means. He got beyond his depth. He had to have money or be humiliated. He took money out of a letter intrusted to his care. The crime was discovered, he was convicted and sentenced to prison. It was his first and last dishonest act. As they led him from the presence of the judge, he sobbed in agony, "If I had only thought!"

A clerk in a Boston bank was prevailed upon by an intimate friend to speculate in a mining stock. It seemed to be "a sure thing." It opened the way apparently to lay the foundation of a fortune. The clerk was urged to take a little of the money from the bank and speculate with it. He was assured that he could replace it from his profits. He would not do it. He told his wife of his temptation. The foolish woman, who was fond of finery and display, removed his scruples. Reluctantly he took the money. The venture failed and he was ruined. When he reproached his wife, the heartbroken woman could only reply. "I didn't think!"

A good girl, daughter of Christian parents, regular in her attendance at Sunday school and church, grew restless under parental restraint. Gay companions attracted her. Her associates lured her. The painted a picture of luxury, pleasure and ease that was irresistible. She went wrong. In a year, broken in health and character, repentant, hopeless and iistraught, she went back to her mother. The good woman took her to her arms, crying out, "Why did you do it?" The only response was, "Mother, I didn't think!"

All over this country, men, women and children face the perils of life and death because they do not

think. Nations have been plunged into revolution because of a thoughtless mob. Great business enterprises have been sacrificed because some one at the head was thoughtless. Impressive lessons are seen on every side. The authority of the parent is invoked to make the children think and the authority of the law to make men and women more thoughtful. But thoughtlessness continues and the perils increase.

We have a nation of prosperous people. Every man is an independent sovereign, free in pursuit of life, liberty and happiness. We have been the envy of all other nations. Our farmers have had the best homes, our workingmen the best wages, our children the best schools and our boys the best opportunities presented in all the world. Now comes the demagogue, the muck-raker, the trust-buster, the railroadsmasher, the bogus reformer, with his gospel of discontent. Contentment gives way to unrest, hope to fear, happiness to distress and peace to disturbance. Out of all this turmoil, no one has profited but the self-seeking demagogues, climbing over the heads of the people into places of power for which they are unfitted.

A day of reckoning must come, unless thoughtful people, especially among the business and working masses, do some thinking for themselves. In a nation where education is free, where opportunity is equal, where liberty is guaranteed, patriotism should reach its highest perfection and the demagogue should find no place.

Shall we learn nothing by experience?

The Opportunity of the Press.

EWSPAPERS are beginning to give more attention to the reporting of the social work of the church, and the churches are realizing more and more the advantages of newspaper advertising. In the Men and Religion conventions news institutes have been held, in which editors and church officers have been brought together. A miniature newspaper, the Men and Religion Record, is now to be issued by this wide-awake movement. It will be a demonstration of modern newspaper ideas put to church use.

The daily newspaper that would make a society event of the participation of women in charitable,

philanthropic and religious work would attract wide attention and stimulate the interest of women in better things. The frivolous and vulgar happenings of society receive newspaper space out of all relation to their importance. If the good women who are engaged in church work could have their names in the daily papers in connection with the work being done, many women who naturally like this sort of publicity would prefer to engage in it rather than in the frivolities of society. Teas and card parties are not of more importance than meetings for the betterment of religious and social conditions, nor does the public think they are.

If the newspapers would "play up" the moral and religious movements of the day, they would find it a paying policy. Reports of the many original and interesting lines of work that are being developed in the churches and in the varied fields of social service would be "good stuff" from the newspaper standpoint. Such movements almost invariably find it difficult to get all the publicity they require.

With the Men and Religion Forward Movement which has for the last five months been holding conventions throughout the country, the newspapers have been fairly generous. But they might well have done more. We have in this the most significant movement among the men of the churches that has ever been attempted in the history of America. Its success or failure will have much to do with the future of church and religious work generally in this country. Our great dailies could not have been expected to give a daily report of the conventions held in distant parts of the country, but they might well have given a summary of the results after each convention was over, its effect upon the city and State, as many of the religious papers have done. Have any of the dailies done this?

Another case in point is the call issued by the Inter-Brotherhood Conference for the setting apart of Holy Week, March 31st-April 6th, as a week of prayer. The conference issuing the call is representative of the brotherhoods of the leading denominations, the Y. M. C. A. and the American Federation of Men's Church Organizations. Because it marks a decided change on the part of those denominations which throughout their history have hitherto made no special observance of Holy Week, the call is deserving of more than passing notice.

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The decision to make the week closing with Easter Sunday a week of special prayer is indicative of a growing sense of unity among the churches, and its observance will likewise help to promote that unity. The call includes themes for each day, with appropriate Bible readings. The appeal to give this matter publicity has not been altogether neglected, but it has not received the editorial comment which any one conversant with church questions would recognize it as deserving or as the newspapers would give to it ere they more interested in promoting the unity of the churches

The public is interested in the great moral and religious questions of the day. The dailies have a big field before them in gratifying and increasing this interest, and the application is quite as much to the press in the small cities as to the great metropolitan

How Leslie's Readers Vote.

THE READERS of LESLIE'S will find food for thought in the appended compilation, showing the result, to March 1st, of its presidential A study of it discloses many interesting facts. Every State except Nevada is represented. Out of a total of 2,929 votes on March 1st, 274 are from the Pacific coast and sixty-five per cent. from States west Seventy-seven who voted the of the Mississippi. Democratic ticket in 1908 express themselves as in favor of a Republican candidate, while sixteen have changed from a Republican to a Democratic candidate.

Perhaps the most significant fact in connection with the straw vote "primary" is that, while in its early stages Mr. Roosevelt was far in the lead, the votes received since his declaration that he is a can-didate indicate a decided change of sentiment. The present ratio of votes being received is two to one in favor of President Taft, while six weeks ago the reverse was true. Nearly half the entire vote cast is in favor of Mr. Roosevelt, who at present has a rapidly diminishing lead of 391 over Mr. Taft. Seventy-five votes were cast for men not candidates, including John D. Rockefeller, Andrew Carnegie, Booker T. Washington, J. J. O'Connor and the Socialist Congressman Berger.

Accompanying the votes were many letters, long and short, serious and flippant, in which the writers explained why they voted as they did. It is noticeable that many of them expressed themselves emphatically as against the third-term idea. The tabu-

lation is as follows:

Roosevelt (R.)		0								۰		1,173
Taft (R.)												782
Wilson (D.)												311
La Follette (R.)												161
Harmon (D.)												118
Clark (D.)												70
Bryan (D.)								۰		,		68
Debs (Socialist)							۰		٠			67
Underwood (D.)												44
Hughes (R.)												40
Cummins (R.)												14
Hoke Smith (D.)												10
Scattering												71
Total												2.929

A fuller resume will be given later, and mean-

their presidential preference should do so at once, by filling out the coupon on page 344 of this issue.

News Photographs Wanted.

ESLIE'S wants and will pay for interesting photographs.

This discloses an easy way to make pocket One lady, an amateur, last year received several hundred dollars from Leslie's for interesting photographs taken in her leisure time

By interesting we mean curious, peculiar, extraordinary-anything of unusual interest and of special

Spectacular fires, railway disasters, floods, famine, pestilence and their results; the effects of extraordinary storms, cyclones, explosions, etc.; pictures of notable people and events of wide interest; curiosities, natural phenomena, sports, etc., that have special interest.

LESLIE'S wants the things not seen every day-the things that are unique

LESLIE'S wants photographs of great news events -things that have a national appeal-pictures of every description that will assist it in catering to the

public as "The People's Weekly." LESLIE's promptly considers all photographs and returns those for which it has no use. Photographs that it can use will be paid for at the rate of \$3 each

and upward, according to their value. Always state, when sending photographs to LES-LIE's, whether they have been published or submitted elsewhere.

LESLIE'S places greater value on pictures worth while that it can use exclusively. Wherever possible, a valuation of extraordinary photographs by senders will assist in the passing on them by LESLIE'S.

Write your address plainly in lead pencil on the back of the photographs always, whether you send them with a letter or not. It is always better, when it can be done, to write also a brief description of the photograph in pencil, plainly, on the back of the photograph. Address photographs to Editor of Les-Lie's Weekly, 225 Fifth Avenue, New York City.

The Plain Truth.

A DVICE to the man over fifty: Don't worry about yourself. Every one is his own doctor. Nature gives its own warnings and has its own methods Every ache or pain tells its own story. Listen to it, but don't worry over it.

RACEFUL! President Taft has a good heart. GRACEFUL: Treatment He has done many gracious acts, but none more gracious or graceful than the compliment he paid to William Dean Howells by attending Colonel George Harvey's dinner, in New York, in honor of the seventy-fifth birthday of the famous author. As an old friend and as an Ohio man, the President felt a kindly interest in an occasion that was in many respects unique. The tribute our chief magistrate paid to Mr. Howells in his delightful remarks was well deserved and thoroughly appreciated. Few Presidents have ever made such a long journey for the simple purpose of attesting their appreciation of an old

PARTNERS! The great industrial corporations of while the voting coupon will continue to appear in these columns. Those who have not already expressed of their employes. The profit-sharing plan of the

Steel Corporation has been followed by many other great companies. The pension system of the Standard Oil, the Pennsylvania, the New York Central and other great industrial and railway institutions is ing effective work. Now comes the announcement that the Eastman Kodak Company, on July 1st, will divide half a million dollars among its faithful employes all over the world. They will receive a percentage of their annual wages based on years of faithful service. This is good news, and, best of all, it strengthens the progressive movement which is bringing the employe and employer in closer relationship,

BUSINESS! The business men of this country are D waking up. Our public men are realizing that the prosperity of the country is the prime consideration of the hour. Still better, President Taft is beginning to realize that his party has always won its victories on the prosperity issue. His proposal to bring the business men of the country into closer touch with the government should have been started long ago. At the suggestion of the President, Secre-Nagel, of the Department of Commerce and Labor, has called a convention of delegates, from chambers of commerce, boards of trade and other commercial organizations, to meet in Washington on April 15th. We hope this will be the greatest gathering of its kind ever held in the United States. The business men of this country have permitted demagogues to have their way too long. The appeal of C. Simmons, of St. Louis, for a business man's President has awakened an approving echo everywhere. If the business men of the country cannot nominate a President of their own this year, they may do it another year. But in 1912 they can at least clearly set forth a business platform for the consideration of both the great political parties at their approaching national conventions. Let this be

SMASHERS! The full dinner pail is bound to be the issue of the approaching presidential campaign. The program of the tariff-smashers is arousing opposition all over the country. The Olive Growers' Association of California have entered a bitter protest against the proposed reduction of duty on They say it will ruin a growing California The manufacturers of typewriters, with \$55,000,000 invested in the business and 30,000 wellpaid employes, threaten to move their industries to other countries if tariff protection is withdrawn. The Louisiana sugar producers want to be left alone. Manufacturers of machine tools, of chemicals, of woolen, cotton and other goods join in the general protest against the tariff-smashing program. independent iron and steel manufacturers declare that the Steel Corporation does not fix prices, that competition is free and that the outcry of the tariff-smashers against the iron schedule as "the father of trusts" is wholly unjustified. The prosperity of this country has been developed under a tariff that has protected the American workingman from the competition of cheap foreign labor. The working masses understand the situation. Many of them know by personal experience the difference in the scale of wages at home and abroad. The tariff will be the issue next fall. Insurgent members of Congress, seeking re-election, recognize that fact and are ranging themselves on the side of their fellow-Republicans in opposing the program of the free traders. If they do anything else, they will invite defeat at the polls. The people cannot be fooled on the tariff question.

Editorials for Women

DISTASTEFUL PUBLICITY

Her husband's name is in the papers nearly every day, but how few have ever heard of Mrs. J. P. Morgan! Mr. Morgan himself is quite as

opposed to giving interviews as is his wife, but his masterful connection with financial matters keeps him in the limelight. returning from a trip abroad, Mrs. Morgan gave her first interview to the newspapers, and in it referred to her daughter's charitable work, which had been much interfered with by newspaper publicity. "It is not pleasant," said Mrs. Morgan, "to plan important things and then have the whole matter appear in print in advance of the work's accomplishment. Publicity is always distasteful to a woman of refine-ment." The American newspaper's habit of prving The American newspaper's habit of prying into the home and the privacy of one's daily life is never more reprehensible than when it concerns women. The reporter who gathers such news is in the class with the "village gossip," only his field is so much wider than hers that he is able to injure or annoy his victims on a magnificent scale. The public appetite for this sort of news will not greatly lessen so long as the press caters to it so assiduously.

SHOULD MARRIED WOMEN TEACH:

Married women ought to make better teachers than the unmarried. The biggest problem of teaching is not the giving of instruction, but discipline-the ability or

tact to deal successfully with children. Married women without children are in the same position as the traditional old-maid schoolmarm, but married women with children of their own have a knowledge of child life that would make them the more valuable as teachers. But the married woman with a family

has double duties if she tries to teach, and this is a decided drawback. Should the interests of the school suffer because of home ties, there would be only one course open to those responsible for the schools. is this which prompted the board of education of New York to dismiss a married teacher, who, on account of the birth of a child, had been compelled to be away from school duties the greater part of a year. lowing this decided stand taken by the board, fiftythree teachers who had recently married sent in their resignations. If, in any large city, a considerable portion of the teachers were married women, the number of enforced and lengthy absences might be such as seriously to interfere with the progress of the schools. While, therefore, a regulation calling for the resignation of any woman who married might be harsh in some particular cases, the best interests of the schools as a whole demand it.

NIGHT WORK

More important than suffrage are certain other phases of the woman problem. One of these is the working hours for women, especially work

at night. According to Miss Florence Kelley, general secretary of the National Consumers' League, there has been retrogression in-stead of progress in the matter of night work in recent years. Both New York and New Jersey, leading manufacturing States, have rescinded their statutes prohibiting night work for women, leaving but three States out of forty-eight-Massachusetts, Nebraska and Indiana-which have prohibitory laws on this point. Massachusetts forbids employment in textile mills between six p. m. and six a. m., and in other manufacturing after ten p. m. Indiana's statutes prohibit employment for manufacturing between ten p. m. and six a. m., while Nebraska prohibits em-

ployment of women after ten p. m. in "any manufacturing, mechanical or mercantile establishment, hotel or restaurant." There are several lines of work-nursing, for example, being one-which require night hours of service, and the National Consumers' League, which, since its foundation in 1899, has been endeavoring to secure restrictive legislation, would, of course, agree to such exceptions. But night work for women should be placed under specific statutory regulation for the sake of protecting the mothers of the land, both present and future. perience shows that women workers will not receive uniform and adequate protection except as it is guaranteed to them by law.

EQUAL SUFFRAGE IN SWEDEN.

Equal suffragists in the United States will be cheered to know that Sweden has fallen into line. In making a speech at the Riksdag,

King Gustave announced troduced enfranchising wom that a bill was to be in and making them eligible to election to the Riksdag on the same conditions as men. King Gustave has come to the conclusion that it is not only right, but in the best interests of the state that women should be placed on an equality with men in the matter of suffrage. As to the justice of woman's contention that she be given the ballot on the same basis as me there can be no debate. As to the wisdom or e pediency of the innovation, there is still a division of opinion not among men only, but quite as much among women. Indeed, the active opposition comes solely from the latter quarter. But the movement for equal suffrage, in spite of some injurious advocacy, steadily gains ground, and to one following the trend of things it seems to be only a question of time when it will become universal. demand the St tion has anita firmat One r for per There howe

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The Humane Side of Industry

By EDWARD M. THIERRY

DITOR'S NOTE:—The muck-rakers in their indiscriminate attacks on large business enterprises have not spared the United States Steel Corporation. The denier has been accused of treating its employes badly, imposing on them over-long hours of daily labor and paying them inadequate wages. One ranting denagogue declared that the steel workers were "more pitiable than slaves." Talk of this nature has been effectively answered by Judge Gary, Chairman of the Steel Corporation, who asserts that its treatment of its employes compares favorably with that accorded in any other line of industry; that the corporation has to a large extent reduced hours of labor, has raised wages 25 per cent since it was organized, and has spent millions to prevent accidents, to improve solutary conditions, to furnish relief in case of accidents, and to provide pensions for superannuated workmen. In this article Mr. Thierry adds weighty confirmation to Judge Gary's statement. He shows that instead of being downtrodden "slaves" the Steel Corporation's employes are contented and prosperous. One remarkable proof of this fact is the long terms of service of many of them in the works which Mr. Thierry mentions. Hundreds of men have labored there for periods ranging from 25 to 40 years, and the oldest of these are so hale, active and cheerful as to utterly disprove the stories of oppressive treatment. There appears to be in fact no body of workmen anywhere who are in better health or finer spirits than those of the United States Steel Corporation. Leslie's, however, has not been inclined to rest on the showing already made on this subject. It recently sent a special representative into the Pittsburgh district to note in greater detail the conditions there as to labor in the steel industry. In subsequent issues of this journal articles by this special representative will show matters of unusual human interest on this subject.



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Veteran Steel Worker. inter Mills, Pittsburgh, 64 years, service 53 years.

Machine Shop Employes, Homestead Steel Works.

All are hale and vigorous. Their average age is 58 years and average service 33 years.



Employes of Lower Union Mills, Pittsburgh.



Long in the Service.

Steel worker in the Painter Mills, Pittsburgh, age 64, ser-vice 53 years.



Old Employes of Homestead Steel Works.

Average age 50 years, average service 32 years



Elderly Employes of McCutcheon Mills, Pittsburgh.



Time-tried Workers in South Sharon, Pa., Steel Works.

Average age 58 years, average service 29 years.



Group of Veterans, Painter Mills. Pittsburgh.



Two of the Younger Steel Workers.

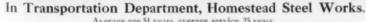
Average age 44, average service 32 years.



Seasoned Workers at Mingo, O., Steel Works. Average age 55 years, average service 33 years.



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Doing Well in Newcastle, Pa., Steel Works.

Open Hearth Department Men, Homestead Works.

Average age 48 years, average service 24 years



Mechanical Department Men at Homestead.

MAN, wrinkled of feature but rugged of frame, lightly carrying his threescore years and seven, rose to greet me.
"Yes, I'm a steel worker—and a type,

not a curiosity," he said, squaring his broad shoulders and drawing up his full six feet of muscle and

He had been forty-four years in the service of a Pittsburgh steel plant. I had gone to see some of the older men in but one of three dozen Carnegie

"I'm not really old," he continued, "though I've done what they call the 'hard work of the steel busi-

ness' since I was twenty-three. I've never broken down, and neither have my boys—I have two sons right here in the mill. I'll have to retire soon, but not because I want to. I've been in harness a long time and I'll have to do something-or die. Yes, I've worked thirty-six hours at a stretch in the olden days -- and I'm still here in the mills, where I've been since 1869. They won't let me do that now and I can't work more than six days a week."

He's still working, as are others whom I saw and talked to. So I found them, hundreds of them who had grown gray in the great mills, the aggregate an astonishing percentage of the total number of employes-astonishing in view of what one has heard. I looked, with the critical eye of a skeptic, for the strain, the slaving toil, the youths age-seared by work, the overwrought men, wrecked physically and mentally by driving, speeding, unceasing drudgery.

One can find many types of laboring men in the

huge industrial plants of Pittsburgh and environs, well named the workshop of the world. There one can seek the evil that is persistently exploited and the good that is little known-and there one will find much good and few of the alleged labor conditions, undemocratic and destructive.

(Continued on page 342.)

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Communal Farm Villages

Where the Settler Lives in a Town, and Goes Out to His Farm to Work

By W. HOSEA BALLOU, Sc. D.

HE COMMUNAL farm village or rural settlement was established by act of Congress in 1906. The idea exploited by law was to relieve the farm of its loneliness and segregation from all the benefits of society, by creating communal settlements on government irrigation tracts in the West. By living in town, not far from the farm, the family enjoys the society of all the neighbors who might be scattered over many square miles. Schools and churches

nues, sixty feet wide. Four main streets, forty feet wide each, divide the big square into four sections. There are four other streets, each forty (3) feet wide, creating the form of a square, midway between the school square and the town-limit boundaries. (I) (1) alleys, is cut up into lots of various sizes and shapes. One exclusive section of the village is devoted to small business houses, one end fronting (8) 0 @ (4) 4 63 Plan for Communal Farm Village.

Typical Communal Farm Village.

The farmers' homes are clustered, while the farms lie outside of the village.

are used in common by all, and small stores provide the necessary shopping district. In early morning the farmer and his help drive in automobile or horse vehicle to their tract of land, returning at the end of the day's work. Under the old regime, still generally extant, the farmer's wife saw the village, perhaps five miles distant, several times per year and visited her neighbors on an occasional Sunday. At all other times her life was (and still is) one of much lonesomeness, but tediously re-lieved by daily drudgery. The children walked perhaps three miles to school and lost much time going and coming. Worship at church was often too distant and the roads too bad to negotiate.

The communal farm village opens up an epoch in the life of the wife and children. The gossip society can meet daily at the gate. The children have but a short walk to the communal schoolhouse, set exactly in the center of the village. The early site pickers get land bordering on the village, so that, while the home is on an outskirting village lot, the entrance to the farm is through the backyard gate. No condithe farm is through the backyard gate. No conditions of weather can prevent all of the communal homesteaders who desire from attending divine serv-The problem of too many ministers and churches to support in small towns has no existence here. One communal church and perhaps one minister serve all the purposes of worship. The schoolhouse of the communal village provides the assembly hall of the community whose children it serves. Small as it may be, the parents can meet there for any public purpose they choose.

Much has been said and done to eliminate the drudgery, the loneliness, the bad sanitation and evil conditions of American farm life. A commission, appointed by former President Roosevelt, has exreported upon "country life," and a brochure has been issued summarizing the matter, free to the public. Nothing, however, has been conceived or suggested remotely solving the problem that in any way compares with the communal farm village, which makes farming a joy ride as against a living burial under the regime unfortunately still existing in much

of the country.
Some of these communal tracts are devoted entirely to fruit raising, and in spring the village and farms present a vast bloomery, with an odor like a perfume factory. In each communal district the farmers, as a rule, devote themselves to the specialty to which the reclaimed and irrigated soil has shown itself best adapted. Here, perhaps, it is all truck; there, all grain; elsewhere, all fruit or berries. Under such circumstances, the farmers can daily compare notes and each one profit by any advance or betterment made by any one of their number. Each communal village has one or more railways, with stations, to carry its produce to market and bring in its supplies. By purchases as a communal entity, supplies are had at wholesale rates and the cost of living is reduced.

As quasi wards of the government, every reclama-



A Communal Farm Village Begun. Government irrigation canal and dam built, and a few h

tion communal village has advantage of every discovery made by the Department of Agriculture and its soil experts. The irrigation supply serves pure water, relieving the farmers from the dangers of polluted wells and providing fire protection for their homes. Where the water power is converted into electric energy, the communal villages have electric lighting at low cost, also paving the way for a prospective trolley line, manufactories, etc.

The many advantages of communal village life may prove a very deciding factor in solving the problem of keeping boys and girls on the farm. Discontent has ever driven the farm children into cities and mill districts. As the communal farmers prosper, they are enabled gradually to acquire labor-saving machines, reducing the work of the hands and increasing the hours of recreation. The big machine and the automobile are sure to kill most of the discontent which drives farm children away from home. The Reclamation Service reports that quite a beginning has been made in these communal districts in the use of the automobile and its adaptation to many needs of power on the farm. In some localities (not communal) a fund has been subscribed for common ownership of a big gas traction engine or a "cater-pillar" engine or some other type. A gas traction engine of the largest size, that will do all that thirtytwo horses can do and a thousand things that they cannot do, will, if operated twenty-four hours per day, by day and night shifts, do nearly all of the farm work of 8,000 grain acres in not much over 300 days in the year. By combining fifty farmers, each with 160 acres of land, in the ownership of one of these gas traction engines, agricultural work, particularly in grain belts, is reduced entirely to the activities of the machine gang. An experiment of this kind is to be made in communal districts, which at present are reached possibly by the new business of a man or corporation owning and operating for hire such a big machine, hauling twelve huge trucks to carry products to market, six reapers, six binders, four grain drills, ten plows and a complete thrashing outfit.

A communal reclamation village is laid out on a square, with sides each 2,640 feet long. A school square or plaza is in the center, covering 2.452 acres, or 356 by 300 feet area. The plaza is surrounded by four streets, each sixty feet wide. Radiating between the corners of the two squares are four ave-

The village, with these and other streets and

Settlement. Reclamation service completing a dam for irrigation, where a farm village is being founded.

Getting Ready for

on the school plaza. Lots vary in size from 0.347 acre for dwellings to 5.462 acres for factory sites. I assume merely that there are over one hundred communal villages contemplated by the Reclamation Service, for the reason that the ground plan of one in hand is numbered 108. Once laid out, a public auction is held, at which the lots are sold at ten dollars each and upward, according to bids. Thereafter, the price per lot is fixed by the Secretary of the In-

terior.
The latest completed reclamation project is that of the Belle Fourche, S. Dak. dam is one of the most spectacular en-gineering works of the service, and its construction has attracted the interest of

engineers from all parts of the world. In order to provide a storage reservoir to control the flood and normal flow of a whole river, the government built an embankment, to close the depression between two hills, 6,200 feet long, with a maximum height of 115 feet. It is twenty feet wide on top and 500 feet thick at base, and contains 1,600,000 cubic yards of material. After the dam was in place, the water slope was covered with a layer of carefully screened gravel, on which was laid a paving of concrete blocks, each weighing from 2,000 to 3,000 pounds. A concrete dam across the Big Cheyenne River turns the entire stream into a canal, with a capacity of 1,600 cubic feet per second, which conveys the water to the reservoir, the largest lake in South Dakota. From it the principal canals carry the water to the irrigable lands in the beautiful Belle Fourche valley, and 100,000 acres are supplied. Settlement has been rapid here since construction began. The valley has become a thrifty agricultural community. The opportunities it offers for the settler, the merchant and professional man are numerous and varied. Three new communal villages have risen, affording openings for town people. A branch railroad has been extended to the limits of the project. The Belle Fourche project, with communal villages, is typical all others completed or in formation.

Persons desiring information on specific communal villages should write to the director of the Reclamation Service, Washington, D. C., stating what type of product it is desired to raise and what climate the applicant is best able to live in. The government is the largest real-estate dealer in the United States and must have definite information from an applicant. Even then the department could swamp the applicant with printed matter relating to one product. With all the literature extant on reclamation and irrigation, but a small per cent. of the public has even an indefinite comprehension of it, judgment being based upon my own case. During ten years I have just barely been able to keep abreast with the general subject, and, with a reasonably wide acquaintance, have met no one socially or in a business way who had any familiarity with the subject. The Reclama-tion Service has endeavored to remedy this condition by the establishment of a publicity bureau. would seem that the service might well advertise its wares.

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Draining 4,000,000 Acres of Swamp Lands

The Great Everglades of Florida to be Reclaimed at Enormous Expense and Turned Into Farms

By MRS. C. R. MILLER, Who Inspected the Work for Leslie's Weekly



Attacking Bed Rock. Workmen drilling by hand holes for dynamite blasts in the rock beneath the water.

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A Watery Vista. A long section of peaceful canal with possible small farms on either side.

High Banks for the Waterway. Glimpse of a portion of the Hillsboro Canal where the dredge did a vast amount of work.

Plucky Farmer's Prosperity.

T IS not surprising that, in connection with the gigantic draining proposition of the Everglades of Florida, charges of fraud should be made, that land speculation should try to thrust its debauching hand both into the public purse and into the private coffers of settlers lured to purchase by glowing stories of salubrious climate, fertile soil and fabulous production.

The funds for this great undertaking, consisting of one hundred and eighty-four miles of canals required for draining the Everglades, are to be derived. from the sale of tracts of land in the "Glades." Twenty-five per cent. of the money thus raised must be paid into the school fund, under a provision in the State's constitution. The area of the Everglades is about four million acres, and it has been stated that about half of this has been sold. From January 1st, 1905, to May 3d, 1911, the State received more than \$800,000 from the sale of lands. A large area was taken in part payment for dredging by a Philadelphia firm, which started the draining work in 1881. Thirty-five thousand acres in small tracts are said to have been sold to promoters, and another large portion went to a railroad.

Some of this land has fallen into the hands of un-

scrupulous land swindlers, who are flooding the country with literature describing with what ease life there can be enjoyed, while the soil yields enormous profits. Some of the circulars represent that the land is ready for occupancy and cultivation after a little cleaning up—also represented as an easy task. The settler is told that he can then build his house, plant his crops and bask in the sunshine while the crops are growing. These statements, while containing some truth, do not represent all the conditions as they really are. The greater part of the Everglade land will not be available for from at least one year to eighteen months, and when it is sufficienly drained for the settler to be able even to walk about it will require some time to clean it of the saw grass. This work being accomplished, it must be fertilized and ditched for irrigation, as well as drainage. Then come the planting and the crusade against weeds and insects. The settlers must work, and work hard, to make the "Glades' blossom as the rose.

A large number of people have been caught by this persuasive literature, and, after purchasing land at from twenty to sixty dollars per acre, they have arrived in Florida only to find their prospective truck garden under water and in many instances impossible

to reach. These facts have been brought before the Federal government and an investigation of the conditions of sale and of the soil of the Everglades is

now being made. The scheme of draining the "Glades" is not new, for as far back as 1847 the Secretary of the Treasury, acting under a resolution of Congress, appointed Buckingham Smith, an eminent engineer, to procure authentic information regarding the practicability of draining the Everglades. Surveys were made again and again, and each time the engineer in charge reported favorably on the drainage idea. As early as February, 1881, the trustees of the Internal Improvement Fund entered into a contract with a Philadelphia firm to drain and reclaim the overflowed land. work progressed slowly until 1893, when there were numerous controversies over the amount of money and tracts of land the company was to receive, and the work was suspended. The problem of reclamation was then taken up by the trustees themselves and for a time the work proceeded with more or less difficulty.

In June, 1910, a contract was let to the Furst-Clark Construction Company, of Baltimore, to excavate one hundred and eighty-four miles of canals in

(Continued on page 337.)

John D. Rockefeller, Jr., on the Citizen's Duty

EDITOR'S NOTE: -A rousing reception was given by nearly a thousand police officers and their guests to Mr. John D. Rockefeller, Jr., when he spoke at the recent dinner of the Police Lieutenants' Benevolent Association of New York, at the Waldorf-Astoria. Mr. Rockefeller spoke with his accustomed freedom and his reference to the duty of the citizen as well as his appreciative words for the police were roundly applauded. We print his remarks because of the interest they aroused and because many have expressed a desire to read them in full.

OR MANY years I have driven a pair of horses from my house to my office every morning and in that way have come to know all of the traffic men on Fifth Avenue and lower Broad-From time to time some of these men are moved to other posts, with the result that in whatever direction I go I am always sure to find a traffic man whom I know. 'A fine lot of men they are, and many of them good friends of mine.

In any large organization, such as the police force, one finds all kinds of men. There is, for instance, the policeman who does his duty only when he knows the roundsman is expected. Jacob Riis tells an interesting incident which occurred when Colonel Roosevelt was first made police commissioner.
nel and Mr. Riis were warm friends, and Mr. Riis,
being a night reporter for one of the city papers, was night he and the commissioner were walking down Third Avenue, about two o'clock, with a view to seeing whether the policemen remained on their posts after the midnight roundsman had passed. It was well known that they did not, for the fire department had reported that fires starting after midnight always got away from them because no one gave the alarm. Of ten men who should have been found on their posts, only one was doing his duty. After careful searching, three more were discovered standing under the protecting doorway of a saloon. Stepping up to them, the commissioner asked sharply why they were not on their posts. Jauntily swinging his club in the air; one of the men replied, "Go on, freshie! Mind your own business or we'll run you in!"

While looking for another of the absent men a little farther down, an all-night restaurant man suddenly rushed out and rapped on the sidewalk with a night stick. Getting no response, he rapped again and still again, but without success. Turning in a rage to the commissioner, who was standing by and whom he, of course, did not recognize, he said, "Where in —— do you suppose that copper is? He always sleeps in the barber shop across the street, and now he has moved without telling me where he has gone." Next morning, when the nine policemen were lined up before the commissioner and he had called out by name the one who had so thoughtlessly changed his sleeping place without giving due notice,



John D. Rockefeller, Jr. The capitalist, philanthropist and public-spirited citizen.

the commissioner said, "What right had you to change your place of sleeping from the barber shop, where you always sleep, without telling O'Neil, the all-night restaurant man? How in the world do you suppose he can find you when he needs you?" We can assume that thereafter there were at least nine policemen who stuck to their posts as though they

had been glued to them.

But while some policemen are lax in the performance of their duty, there are others who live up to the letter of the law, sometimes using more authority than intelligence, like the policeman of whom I read the other day, who called out to a motor cyclist as he passed, "Hey, there! Can't you read? Don't you see that sign calls for fifteen miles an hour, and you are only doing ten? Wake up, wake up!" One would not do the force justice, however, without re-ferring to the large number of men who do their duty faithfully, honestly and intelligently and who can al-

ways be relied upon. We are constantly reading of the heroic deeds of these brave men in fires, in accidents and wherever their duty takes them.

One of my friends on the traffic squad, who has been for many years at the corner of Broadway and Dey Street, William H. Roberts by name, was on duty one Sunday morning, several years ago, at Columbus Circle. It was a beautiful, bright morning and there were crowds of men, women and children on the streets. All of a sudden a cry arose, and, looking up, Officer Roberts saw a riderless saddle horse coming from the park into the circle, in the direction of a group of nurses and children. instant he had jumped to the horse's head and caught him by the bridle. With his great strength Roberts pulled the frightened animal's head down and was in a fair way to stop him when he lost his footing and The officer was dragged some yards and only let go of the bridle after being repeatedly kicked in the head and body by the horse's hoofs. For many weeks Roberts was laid up with a broken shoulder blade and arm, as well as a broken nose and many cuts and bruises. I take off my hat to a man of such courage. There are many of them on the force and they are entitled to our admiration and respect.

I want to say a few words regarding the difficulty which confronts a policeman in the performance of his duty in a great city like ours. The policeman's first duty is to enforce the law. There are, generally

speaking, three classes of laws:

1. Laws which everybody expects will be enforced, such as the laws against murder, burglary, robbery,

2. Laws which nobody expects will be enforced, those which have become a dead letter, although not

having been repealed. 3. Laws which it is very much to the interests of

certain people not to have enforced and which most good citizens know little about and are willing to give less attention to, although their non-enforcement vitally affects the health or the character of large numbers in the community. These are the laws against gambling, illegal liquor selling, street walking, keeping of disorderly houses and the like.

I say it is greatly to the interest of certain people,

particularly to their financial interest, that such laws

The Elusive Umbrella

By JAMES OLIVER CURWOOD

WAS four o'clock in the afternoon and a chilling autumn drizzle was in the air. In spite of the unpleasantness of the day's end and the fact that he had no umbrella, Thomas Weyman looked out upon the scene from the sheltered entrance of a big department store with emotions which were quite at variance with the gloom and the discomfort That afternoon he had completed a real-estate deal that had netted him a profit of several hundred dollars, and he felt commensurately The slippery pavements, gleaming with the reflected glow of a thousand incandescent lights, the hurrying crowds, the wet faces, the flashing glances of pretty eyes, the occasional collision of umbrellas in midair all interested and amused him. He was in Besides, he had on a new eight-dollar beaver hat and a freshly tailored suit. He had made up his mind that when he was ready to go he would drift back into the department store and buy a dollar umbrella. There were three or four good ones at his office, and the office was less than five blocks away

Suddenly a familiar figure shot past him. Head and shoulders were hidden under an umbrella, a pearlgray affair that looked as though it belonged to a woman. But he knew that it was carried by Thorpe whose rooms were in the same office building as his In an instant he had darted out into the driz-His heart was unusually buoyant because of that five-hundred-dollar profit, and he was probably the only umbrella-less man in the whole block who felt like joking. So he said, as he overtook the other and struck him a whacking blow on the shoulder, "Give me that umbrella!"

The man turned as though something had stung him, and he was not Thorpe. He was an utter stran-ger, with a sparse beard, onion eyes and a soft beaver Weyman was about to apologize, but before he could speak a word the stranger thrust the umbrella into his hands.

"Beg pardon!" he said huskily. "Didn't know it was yours. Must 'a' made a mistake in the rush. And he was gone.

In his amazement Weyman stood still. A man jostled him on one side. Some one thrust an elbow Then his umbrella entangled itself into his back. with another umbrella, and a damp, pretty face turned to him with indignant questioning.

"Why don't you move or get out in the street?"
He moved—to the edge of the curb. He saw that it was no plebeian umbrella that had come so unexpectedly into his possession. It was, beyond the slightest suspicion, a woman's umbrella, and a very pretty woman's at that, he told himself. No one but a pretty woman, and very tasty, would buy such an Its stem-like handle was of polished wood, inlaid with ivory or bone or something like that. The end was carven and mounted with silver, and a silken

His inspection was cut short by a gentlemanly tap on his shoulder. He turned to find a stalwart footman in livery smiling obsequiously at him from under a huge, major-domo hat.

I beg your pardon, sir, but there's a lady back at

Smith's would like to speak to you, sir."

This was pleasant, and Weyman followed with lively interest back to Smith's fashionable lady's coat and suit store, three numbers above the department store from which he had issued only a few moments previously. The footman halted him just within the entrance, and he stood face to face with one of the prettiest bits of femininity he had seen in all his life. He was conscious of staring for a moment into a pair of wonderful blue eyes that were filled with chilling accusation, and then he heard,

"Will you kindly return my umbrella to me?"
"Your um—brella!" he stammered. "G Scott!"

A flash of amusement shot into the blue eyes. His panic was too genuinely honest to bring forth the arraignment which she had been storing up for him. It had all happened so suddenly and the girl was so bewilderingly pretty that, in spite of his professional training, he stood speechless, still foolishly clutching the umbrella. The girl's lips trembled, then she

"Of course it's a mistake," she said sweetly, reaching out a gloved hand for the thing which Weyman still held to like grim death. "I just happened to look toward the rack when I saw a man in a soft beaver hat go away with it. Probably in your

haste---''
''It wasn't me,'' he found words to say. ''It's a

mistake-the funniest thing-"It is funny," she interrupted, almost laughing at him now. "But you've got the umbrella, and you haven't returned it to me," she reminded.

He looked straight into her face as he gave her

the umbrella, and she saw his gray eyes leap with sudden humor. There was no embarrassment about His eyes were almost too frank, she him now.

"It is funny!" he reiterated. "You see a soft beaver hat walk off with your umbrella, and now a soft beaver hat is returning it to you, and you be-lieve that particular beaver hat is responsible. Well, it isn't. May I tell you how it happened?"

They were standing quite apart, and he observed now that she was dressed entirely in the pearl-gray color of the lovely little umbrella and that there was

a mischievous and adorable glow in her eyes.
"You may," she replied. "I am curious to learn how you are going to get out of it."

He straightened with a bit of mock dignity and pulled a business card from his coat pocket.

"That's my name," he said, "Thomas J. Weyman, and Rufus J. Quibbletree, D. D., LL. D., pastor of the Fifth Avenue Episcopal Church, is my father's cousin. I take my middle name from him. Now will you believe that I'm going to tell you the truth?

beaver hat. He had scarcely finished when he pointed

She nodded. He told her the story of the other man in the

excitedly through the window. (Continued on page 335,)

A Gifted Writer's Notable Stories.

The rapid rise of James Oliver Curwood of Detroit, Mich., into prominence as a writer of fiction has been based upon exceptional merit. His work is substantial as well as brilliant, and he is forging to the front as the most popular of American writers. His productions are now being sought by all the leading publications and he is one of the most-read authors of the time. Already he has won a lasting place in American literature. The day is surely coming, many believe, when he will stand foremost among American men of letters.

Leslie's early recognized Mr. Curwood's genius and arranged with him to supply it with many of his best stories. A number of these have already been presented in these columns, and have been profoundly enjoyed by our readers. The story here printed is one of Mr. Curwood's lighter efforts and of an amusing character. Other exceedingly readable atories from his pen already in hand and scheduled to appear in future issues of Leslie's are:

"The Strength of the Mighty."

"Captain Cupid and Whooping Jane."
"The Fight at Red Fork."

'The Rhododendren Girl."

The Rights of Man.

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Favorite Players in New York Theaters



Harry B. Warner, Starring in "Alias Jimmy Valentine."



Billie Burke, Starring in "The Runaway."



Muriel Starr and Max Figman,

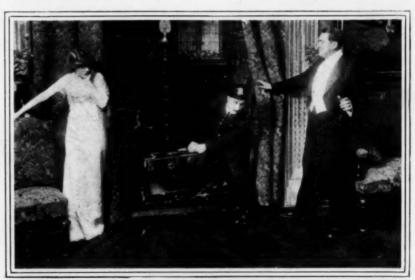


Otis Skinner,

Lillian Russell,



The Poker Game, In Act III of "The Greyhound," at the Astor Theater.



"Officer 666" at the Gaiety Theater. Ruth Maycliffe, Wallace Eddinger and George Nash in a scene from Act II.

Easy Ways of Buying a Home

NE OF the most popular plans for assisting people of moderate means to buy homes is the building and loan association. Organizations of this sort have been formed in nearly every town in the country. When prudently and honestly managed, such an association is an admirable aid to the purchasers of homes. Many of these societies have been so wisely administered that no member has ever incurred a loss through official mistakes or fraud, but there have been numerous badly directed associations which have brought disaster on their members. Before joining a building and loan association, the intending buyer of a home should make sure of its soundness and the integrity and ability of its managers.

In a typical association of this kind a member buys one or more shares of stock, the par value of which may be \$100 or \$200. He pays monthly on this stock—say, one dollar per share—until the sums thus paid, together with the dividends that may accrue, amount to the stock's par value. This takes usually about ten or twelve years. The dividends come from interest paid on sums loaned and premiums on loans. The funds of such an association are loaned only to shareholders, and each shareholder may borrow an amount equal to the par value of his shares, provided he can give proper security, usually a mort-gage on real estate. With the money thus obtained he can buy a home, paying monthly a little more than it would cost him for rent, and when the stock ma-

tures he is the owner of the property.

There is in Brooklyn, N. Y., a notable institution which has aided many persons of modest fortunes to purchase homes. This is The Thrift, founded by Charles Pratt, who also founded the Pratt Institute, Brooklyn, N. Y., a building adjoining which The Thrift occupies. The Thrift stands as an original plan to help those who need it, and any profits accruing from it go to the Pratt Institute. The Thrift was incorporated under the banking laws of New York, with a capital and surplus of \$600,000, and is under supervision of the banking department of the State. Its objects are "to promote habits of thrift, to encourage people to become prudent and wise in the use of money and time, to help place in strong contrast habits of economy against those of extravagance, to assist people to buy or build homes for themselves, or to accumulate a fund for use in emergency or maintenance in old age.

Any person may avail himself of The Thrift's privileges upon complying with its rules and regulations. Its business is supervised by a board of directors, who disinterestedly give their attention to the advancement of its interests. Money invested in

The Thrift is loaned in moderate sums upon improved real estate, these loans being upon the individual bond of the borrower, secured by first mortgage upon property and occasionally with life insurance as col-The sum loaned never exceeds eighty per cent. of a conservative valuation of the property involved. Loans are repaid monthly, and with each payment the borrower's debt becomes less. Moderate sums are loaned for the purchase or improvement of dwellings and for the removal of mortgages or other liens, or to persons who own or are in a position to buy lots upon which they wish to build for their own

So long as installments are regularly paid, with insurance and taxes, the loan cannot be disturbed. If borrowers, from adverse circumstances, are unable to keep up their payments, the directors, after three years' payment of installments, will entertain an application to suspend further payments for not exceeding a year. Borrowers have the privilege of paying, addition to their regular monthly installments, sums of \$100 or multiples thereof, provided such additional payments shall not in the aggregate exceed \$500 a year, and in this way the term of the mortgage may be materially shortened.

As an illustration of the working of The Thrift, suppose a man occupies a house for which he pays a rental of \$360 a year, or \$30 a month. The price is \$4,000, of which amount he is able to pay \$800 and obtains \$3,200 from The Thrift, under whose plan his payments will be \$31.81 per month, or \$381.72 a year, in addition to taxes and insurance. Thus, by the payment of about seven dollars per month more than he now pays for rent, within twelve years he becomes the owner of the property.

A unique scheme, enabling persons of limited means to obtain pleasant homes, is being developed in Forest Hills Gardens, projected by the Sage Foundation Homes Company, and located at Forest Hills, in the borough of Queens, New York City. Here, within fifteen minutes of the new Pennsylvania Station and about three miles on the New York side of Jamaica, is planned the development of "a harmonious neighborhood." It is to be conducted on strict business principles, for a fair profit.

The buildings at and around the entrance, the railroad station marking this margin of the property, will be controlled at the outset by the foundation. Other houses of attractive design and of varying costs will be built and sold or rented under protective restrictions. Despite the business aspect of this set-tlement, it will have an educational purpose. It is thought that here may be supplied houses renting from \$25 a month upward, the rentals going toward

purchase, with greenery and flowers around them, with accessible playgrounds, recreation facilities and the like, at no appreciably greater cost than is now paid for the same roof in bare streets. The constant repetition of the rectangular block in suburban localities is abhorred by those who lay out this region, and the aim is to build houses of tasteful design, with brick, cement or other permanent material, for persons of moderate income and good taste. outlay has provided fine roads, a good water supply, sewers, etc., with a very attractive series of buildings. And the Sage Foundation, it is said, is considering another plan for the benefit of the laboring

Forest Hills Gardens is to be distinguished for a unique layout of winding streets, two, eighty feet in width, being carried through the property. A boulevard, 125 feet wide, is provided along the line fronting on Forest Park, a 536-acre tract forming the largest reservation of public park land in the borough of Queens. Wide avenues radiate from Station Square on direct, but gently curving lines, and other streets are laid out with relation to the topography and proposed development, all having setbacks for buildings and contributing to the free and open aspect The more local streets are laid out to of the whole. discourage their use as thoroughfares, insuring quiet residential environment and making self-contained and garden-like neighborhoods. A large public green is reserved, near which will be located a school, with sufficient space for a playground and school gardens.

The Station Square is large, and the surrounding architecture, including the station and its approaches, is developed as a single composition. It is treated with a regard for the pleasure of the residents. Other spaces than those mentioned are set apart for small parks to supply their neighborhoods, and a novel feature is inclosed private parks, of varying shapes and sizes, occupying the interiors of blocks,

for the exclusive use of those near by.

A large number of houses erected in the first development are contiguous or block houses, more properly called groups, ten of which involve an expenditure in land development and building construction of \$1,250,-000. Detached and semi-detached types of dwellings of various grades and sizes are possible only on the less central and lower-priced portions of the property. The chief difference between the development at Forest Hills Gardens and any other land development so far undertaken in America is in that of design, or "town planning," with a beautiful and unconven-tional whole in view. The landscape work is by Frederick Law Olmsted, and the architecture by

How Railroads Help People to Get Homes

NE OF the most remarkable features of present-day enterprise is the earnest efforts made by the great railroad systems of the country to find homes for persons of moderate means and to aid the latter to secure them. It is to the material advantage of the companies to have the regions through which their lines run well settled and productive, and thereby fitted to furnish abundant traffic to the roads. But the liberality displayed by the railroads in attracting settlers borders on philanthropy, and the companies concerned deserve high credi tboth for worldly wisdom and public spirit.

Naturally the most notable instances of promoting migration are to be found in the West. In that vast section there are millions of acres of unsettled, and millions more of privately owned but untilled, land. There are open spaces in that extensive domain which could accommodate millions of the dwellers in over-congested districts, could these be transferred thither. The railroads have, of late transferred thither. years, been extremely diligent in calling attention to such localities. They have, in the first place, advertised extensively in regular channels the attractions and opportunities offered in their various "spheres of influence." They have also granted favorable passenger and freight rates to the immigrant and settler. Moreover, they have issued immense quantities of literature, in the shape of handsome booklets, giving reliable information concerning States, counties and towns whose populations they seek to swell.

Many of these publications are well written, beautifully printed and illustrated, and they represent in the aggregate an enormous expenditure. Pamphlets of this kind circulate all over the country and they make a strong appeal to every reader. They are a great convenience and a godsend to thousands who vearn to make a change. Their accounts and pictures of fine scenery, of flourishing towns, of fertile farms and generous crops of fruit and grain and grasses make the far West seem like a land of promise, abounding in all good things. But the service rendered by the booklets does not end there. They also point out in more or less detail the chances of success which the settler may expect, and they give him much practical advice as to how to avail himself of them. They tell just where men of such and such means and such and such tastes and callings would wisely go. They also sometimes state the cost of getting started and right methods of getting on in the new homes. making everything perfectly clear.

Another noteworthy device, both for improving

the condition of those already settled along the railroad routes and inducing persons from a distance to come there and settle, is the running of special edu-cational trains through the length and breadth of the rural districts. These trains carry exhibits of products grown by scientific methods, and also take along learned experts in agriculture, who deliver instructive lectures on farming topics to crowds assembled at the various stations. The trains cost the railroads a good deal of money, but this all comes back in time in increased shipments due to better crops, and reports of the work they are doing undoubtedly influence distant would-be settlers in their choice of locations. A conspicuous variation of the use of a special train was recently seen when the Governors of several of Western States traveled east from St. Paul to New York City, stopping at many towns and giving eloquent talks on the exhibited products of their re spective States to hosts of interested citizens. This venture was a spectacular and effective advertisement of the commonwealths represented in it.

These, in whole or in part, are methods employed by such important railway systems as the Great Northern, Northern Pacific, Rock Island, 'Frisco, Southern Pacific and others, and they have brought large additions to the population and the wealth of Minnesota, the Dakotas, Montana, Oregon, Idaho, Washington, California, Texas, Oklahoma and other States

Railroads of the East also are engaged in a some what similar campaign to induce settlement of the so-called abandoned farms or, more properly speak-ing, vacant spaces of New England and the Middle States. The New York Central, for instance, shows a good deal of activity in this direction. New York State was for many years the best farming State in the Union, but now many farms are unproductive on account of improper cultivation. The industrial growth of the State and the opening up of Western territory have drawn the younger generation away from the farm, with the result that there is now no one to work the farms in such a manner that they may produce as abundantly as they should. Good farms can be bought oftentimes at less than the cost of the buildings, some land as low as from \$15 to \$20

In order to improve agricultural conditions, which would at the same time build up the local traffic of the railroad, the New York Central Railroad established its farm bureau. Through advertising in the middle West, it has succeeded in interesting over four

thousand farmers in New York State farms and has located over seventy families during the past year. A great many other farmers from the middle West have indicated their intention of buying New York State farms as soon as they can dispose of their

present properties.

The farm bureau has arranged to co-operate with the division of labor of the State department of agriculture and the various immigration departments to assist farmers in obtaining labor. During the past year it sent several hundred laborers into twenty-seven different counties of the State. The agriculturist of the farm bureau visits farms and advises and shows farmers how they can solve the problems which confront them. In order to atimulate the production of crops of high quality, the bureau offered seven prizes, of the value of \$100 each, for various farm products at the New York State Fair, held in Syracuse last fall. The farm bureau is also interested in the establishment of cow-testing associations throughout the territory served by the Central lines. These associations have accomplished a great deal of In some sections they have resulted in increas ing the average production of each cow tested by approximately five hundred quarts a year. There are also two farms, managed under the direction of the farm bureau, to furnish concrete examples of the value of intensive and thorough cultivation and the use of approved modern methods.

In like manner the Boston and Maine and some

other railroads are endeavoring to make known the merits of the sections through which they travel and have succeeded in guiding many to the securing of comfortable homes in the country.

A Widely Read Paper.

FEW PEOPLE appreciate the American hunger Γ for good reading. A letter from a prominent garage owner in Fitchburg, Mass., to the publisher of Leslie's, says, "We wish to inform you that we have from five hundred to eight hundred persons daily who use our reading-room, and especially read your weekly Motorist Column." At this rate the 350,000 copies of LESLIE's would be read every week by twice the entire population in the country. But supp the average is only five readers per copy. means 1,750,000 readers of each issue. Is it remark able that advertisers express their appreciation of LESLIE's as a most satisfactory medium for reaching

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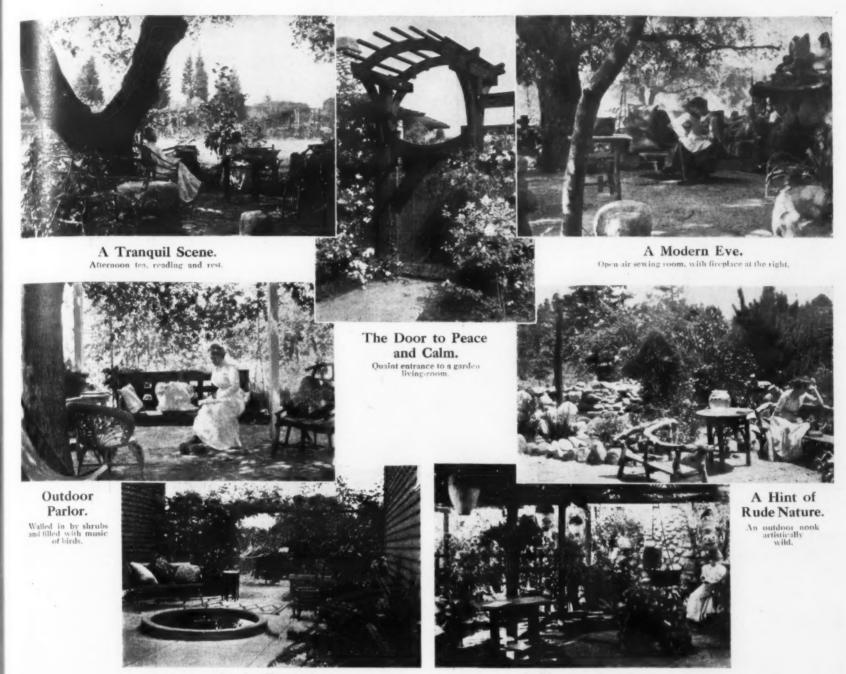
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California's Delightful Garden Living-rooms

By HELEN LUKENS GAUT



At the Fountain.

A Pleasant Retreat.

Cozy and homemade, with a rough-built fireplace

EARTS and flowers, sandwiches and hospitality, make a popular picnic menu in the West, where the possibilities, comforts and delights of outdoor life and entertaining are, owing to the good-natured climate and floral wealth, unexcelled in any part of the world. Hearts and sincerity are served with the hospitality, and the sandwiches are garnished with flowers, flavored with perfumes from God's own laboratory, and finished off with a lilt of bird song.

outdoor hospitality has many enthusiastic followers in southern California and an invitation to a garden picnic is accepted eagerly. By their own inimitable, unconscious charm, trees, grass, flowers, ferns, bird song, silences, shades, sun rifts and scores of other nature folk break for us every shackle of sorrow or care, weariness or antagonism, tiresome conventionalism and formality, and make us new in body and in soul. The outdoors is a place of motion, of light, of life, of invigoration, of energy, of peace. If the enthusiasm for outdoor life increases during the next few years as it has in the near-past, people won't want houses. They will live under a pergola or swing from the bough of a tree.

Some of the most fashionable weddings have been those solemnized in the home gardens of fair Cali-fornia brides, and what better place could be found for plighting the sacred troth than a bower of flowers and greenery, with the blue sky of heaven overarching and a choir of silver-throated birds singing the benediction. To witness one of these outdoor weddings gives one a never-to-be-forgotten picture of and delicacy, dignity and holiness, mingled the bloom of flowers and pretty maids. miladi wishes to entertain at cards or afternoon tea, she benillows and berugs her outdoor living-room, which is usually located at the rear of the house, and the guests are ushered along fragrant paths to what appropriately termed a bird's-nest drawingroom. The hostess need give no thought to floral decoration, for good old nature has arranged every detail of that for her, and in a manner beyond criticism

Many of these people who have "discovered" nature on their own home grounds look upon their houses more as storehouses than anything else-

places in which to keep pots and kettles, pianos and surplus bedding. The garden living-room is becoming as much a necessity and a fixture in the modern California home as is the bathroom, and most frequently this delightful rest spot is to be found in the backyard, because of the seclusion and privacy afforded. This backyard living-room is, in reality, a hallowed family shrine, a little nook where allthe joy and happiness and hope and love of the home is concentrated.

The possibilities of the outdoor living-room are unlimited. It may be expensive, elaborate, a thoroughbred example of the landscape gardener's originality, art and skill; or it may cost nothing more than the price of a few pounds of grass seed, several trees and rose vines. If the family intends serving meals or refreshments out of doors to any extent, the garden living-room should, for convenience sake, join the house in the rear. Then the housewife or the maid has but to step from the porch in order to pass the "good things" along. Considering only the esthetic, the best arrangement is to have the rest spot quite removed from the house and entirely surrounded and overarched with trees, vines and flowers. This environment gives one a more genuine feeling of being close to nature, an escape from city and overcivilization, with all its noises and aggravations. The primal reason for the existence of the garden living-room is vacation. You don't need to rush for trains or boats, with trunks and suit cases. You have your recreation grounds at home, and it costs you neither hurry, worry nor money to get there.

Much ingenuity and individuality are shown in the fashioning and furnishing of these garden livingrooms. Many are approached by a pergola of rough or finished lumber, of rustic or of white cement columns surmounted by white framework. Many are also roofed with pergola timbers, which make ideal support for vines, so essential for making shade, and cool in case there are no trees. Vines grow more rapidly than trees, though both have record sprinting abilities in California. The rustic pergola, shaggy with knotholes and tasseled bark, brings one closer—
in thought—to the woods. Bunches of moss, gathered from mountain trees and rocks, can be tacked to the underside of the timbers. This gives a most inter-

esting effect. Plant a mountain bay tree at the four outside corners, and mountain brakes and wild roses around the inside edges, with a lower border at their base of maidenhair, gold-back, lace and other small varieties of wild ferns, and the result will be a bower impregnated with woodsy grace and fragrance. Owing to the difficulty in making grass grow in such shade, most of these outdoor living-rooms are pared. In this instance flat field stones would be most appropriate. Bricks might be a trifle more practical and comfortable, but they are man-made. For furnishings, hammocks and roomy camp chairs of the folding variety, rustic seats and swinging couches are best of all. The latter can be swung from the pergola timbers or from a tree limb, by means of heavy iron chains. Upholstered with gay pillows, they are not only restful, but good to look at.

The outdoor fireplace is as yet a novelty, but just as soon as people realize its charm it is bound to become a fixture in the home garden; for there is nothing in the world that contributes more generously to cheer and picturesqueness and hospitality than a rough, old, stone fireplace. Though thoroughly pleasing in the daytime, it is best at night, when logs crackle on the hearth and send a radius of soft, warm light into the darkness. When the fire is low and the coals are glowing, corn can be popped, marshmallows toasted or a pot of "camp" coffee brewed. This is the sort of hospitality that appeals to friends and that makes entertaining simple and easy for the host and hostess. It is surprising how much more enjoyment can be derived from eating peanuts and popcorn and other humble and common things in an outdoor living-room than in sipping and nibbling the most refined and expensive delicacies in a handsome drawing-room.

The fireplaces can readily be home-made and at little expense. The more rough and rustic they are, the better. Field stones, cobblestones and clinker brick are all most appropriate for the rustic, outdoor living-room, and the more uneven and jumbled the mortar work, the better. Any regularity or symmetry interferes with the best results, for the impression to be given is that nature offered a pile of rocks for just such a purpose, which, for immediate

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Does It Pay to Own a Home in the Country?

By HITER KING

FEEL there can be little question as to the desirability of a home in the country. With frequently no knowledge whatever of real estate, however, and many times with the example of some friend who has made a bad bargain in buying a home, the majority of folks naturally find it difficult to decide for themselves the question, "Does it pay to own a home in the country?" The answer to this question is, "Yes, if the home is intelligently bought," and I propose to give a brief outline of the points which should be considered in buying a suburban home. Any man who buys a country home after he has, with these points in mind, satisfied himself that it is "a good buy" may rest assured that owning his country home is going to pay both economically and otherwise.

First of all, do not approach the question of the purchase of your home in the country with the idea in mind that you do not want to consider it from an investment standpoint. While very few of us do buy our homes purely as an investment, it is at the same time wise to bear in mind, in making your selection, that whatever property you purchase should be so well situated as to have a future increase in valua-

tion and to command a ready sale.

How many of your friends who have bought their homes without any particular investigation of values and the trend of real-estate development have, when the unexpected has happened, necessitating the sale of the property, found to their regret that only by incurring a considerable loss a ready sale of the property could be made? Quite aside from preparing for such a contingency, however, it is naturally a satisfaction to feel that your home is continually increasing in value and is salable at practically any time at a profit to you.

What is generally considered one of the most difficult things for a prospective buyer of suburban property to do is in reality one of the simplest, and I refer to his arriving at a definite basis upon which to test the value of the properties in various localities. It is possible to decide absolutely for yourself as to whether the prices asked for land

are based on real valuation or not. This can only be done by a comparison. We will suppose you are looking at property twenty miles distant from the center of the city. If the price per lot is \$1,200, you can readily determine whether the valuation is real or fictitious by ascertaining the value of other land, equally distant in opposite directions from the center of the city. If the transportation, improvements and general attractiveness of the two localities are

the same, you will invariably find that the prices of the ground are equal; or, if not, you will be safe in assuming that the land held at the lower price will inevitably rise in value to that of the higher-priced and similarly situated property.

In order to make myself perfectly clear, we will assume that the land referred to, and which is priced at \$1,200 a lot, lies in a northerly direction from the city, has all city improvements, rapid transportation and is situated within walking distance of the railroad station. We will then suppose that we find that other property, equally distant in a westerly direction from the city, has the rapid transportation and an equally desirable neighborhood, but is without city improvements and is twice as far from the local railroad station. The price of this property we find to be \$600 a lot. It will naturally be apparent that the real value of the first property exceeds that of the second property

in even a greater degree than is represented by the difference in price, for the reason that the improvements and proximity to the station possessed by the first property are well worth the \$600 differential in the price of the lots.

We will again suppose that we have found property lying in a southerly direction, and which is in an oldestablished part of the suburbs, possessing all of the

qualifications of the first-named property, but no real advantages other than the length of time it has been established. If the price of lots in this last-named locality is \$2,000, you will be safe in investing in the property north of the city at \$1,200 a lot, upon the assumption that the value must shortly rise to the \$2,000 level of the older but otherwise only equally desirable locality.

From both the viewpoint of a real-estate investor and of the city man moving to the country, I will briefly outline some of the essential things to be considered for the purchase of your home. One of the most important things to bear in mind is that the average man moving from the city to the suburbs wants some suggestion of real country about him. For this reason it is preferable to locate in a neighborhood in which the restrictions are such as to prevent a trans-



Mantled in Snow.

"You have gradually been convinced that the country is as attractive in winter

formation of your surroundings into an appearance of simply the outskirts of the city.

I know of many instances around New York where men have moved into the country and made considerable investments without having any control through restrictions of the neighborhoods in which they have settled. The rapid growth of the city has in five years' time, and because of improvements in trans-



A Charming Scene.

"The average man wants some suggestion of real country around him."

portation, forced so many people into these places that houses have sprung up mushroom-like entirely around these former country homes, obliterating all evidences of nature. This could have been avoided absolutely by careful restrictions.

These restrictions are usually to be found only where some general scheme of development is being carried out by a real-estate company, and very frequently the restrictions have been proven ultimately



A Regular Paradise.

"The most desirable of the suburban developments usually have all improvements installed before the property is for sale."

worthless because of financial complications. It is necessary for you to carefully investigate the financial responsibility of any real-estate company from which you purchase property, if you are to enjoy any security in the enforcements of the restrictions under which you purchase. Thousand of purchasers of suburban property and the legitimate real-estate interests of the country have suffered alike in cases where



A Desirable Home.

"Possessing architectural character and that charm which all artistic things possess."

large tracts of ground have been purchased by development companies with only a small equity in cash, the balance remaining on a mortgage executed by the development company and held by the owners of the land. Lots have then been sold by these development companies, who have used the proceeds of the sales for their business expenses and who have been unable to meet the mortgage executed by them. The invariable result of such a condition is the foreclosure of the blanket mortgage by the owners of the property, which cancels the restrictions on the balance of unsold land.

Another important point in purchasing in the country is the improvements on the property on which you decide to locate. The most desirable of the suburban developments usually have artesian water, electric lights, sidewalks and well-constructed roads in-

stalled before the property is opened up for sale, and if any or all of these improvements are lacking, care should be taken to take nothing for granted in the way of promised improvements. Be careful to see that not only are improvements which are promised you embodied in the contract for the purchase of your land, but also that the time is specified when these improvements shall be in place. Thousands of cases

exist where people have paid the price for all improvements upon the verbal promise of their installation, only to find, five years later, that the improvements have taken no concrete form.

Both the automobile and the suburban home movements have had a distinct influence upon the popularity of each other, for the automobile has removed many of the inconveniences and increased many of the pleasures of living in the country, while the owner of a suburban home gets many times more real value out of owning a car than does the motorist who lives in the city.

does the motorist who lives in the city.

No matter what your sentiments regarding living the year round in the country are when you first contemplate moving there, I would strongly advise, except in special cases, against the purchase of a country home within commuting distance from the city, for use only as a summer home. Even

if your idea is only to live there during the summer months, it is much better to make the additional investment necessary to secure a home which would be possible for the year round, for two reasons:

First, almost invariably you will find it harder every year you live in the country to return to town for the winter, and you will gradually postpone making the move a month at a time during the succeeding seasons, until you have gradually been convinced that

the country is as attractive in winter as in summer. Naturally, if your home has been selected in a locality suitable only for a summer home, you will find it impossible to remain there in the winter, and so will face the necessity of either buying another place in the country or continuing to return to town during the winter months.

town during the winter months.

Secondly, the suburban property which is suitable for a year-round home will always be in much greater demand and subject to a more rapid increase in valuation than that which is possible only for summer use.

which is possible only for summer use.

The automobile has been in a measure responsible for many purchasers of country homes being deceived as to the distance between their homes and the railroad station, and it is advisable to make sure before purchasing property, by walking the entire distance to the nearest station. Unless one has at one's disposal more than one motor car, it is frequently extremely inconvenient to

live too far from the railroad for walking. If the car is out of commission or in use by other members of the family, the man who lives miles from the railroad station must necessarily patronize the liveryman or stay at home. The conditions in the country in the winter are vastly different from those in the summer, and if you are located in an isolated place, a heavy snowstorm will prove a serious obstacle in getting to and from the railroad.

In the vicinity of almost all of the cities there can be found suburban colonies established by representative real-estate companies, embodying practically all the requirements of the city business man who wants to live in the country, with as few of its inconveniences as possible.

Restrictions have usually been so drawn as to insure uniformity of architecture and to prevent the erection of business places, stables, etc.

A most vital consideration is the question of the architecture of your home. The value of a house can be increased or decreased as much as 50 per cent. by the excellence (or lack of it) of its architectural design. I would urge you to obtain the opinion of some architectural authority on the design of any house before you build or purchase it.

H. S

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The Cost and the Comfort of a Bungalow

By AYMAR EMBURY



An Extended Structure.



In the Land of Flowers. Bungalow at Pasadena, Cal., with its formal garden.



A Soil Tiller's Abode.

An Adirondack Camp.

Delightful farmer's home near Los Molinos, Cal.

A Bunch of Bungalows.



Beautiful St. Francis Court, Pasadena, Cal. Sylvanus Marston, architect.



A Tiled Bungalow.

Unique and attractive structure. Cummings & Howard, architects.

Vine-covered Cottage. Comfortable and inviting Miramon, Cal.



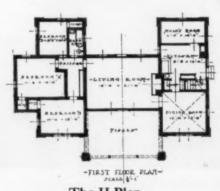
Fine and Spacious Effect.

A Gem of Its Kind. St. George Barber's bungalow at South River, Md. Aymar Embury, architect.

Somewhat Irregular.

Odd and striking bungalow at Los Angeles, Cal.

-FIRST FLOOR PLAN-The Block Plan. The first floor of a bungalow designed by Aymar Embury, architect.



The H Plan. First floor of a different style of bungalow also designed by Aymar Embury.

UNGALOWS seem to have had, during the past few years, a peculiar fascination for the American public, and it is a fascination not altogether difficult to understand, since the one-story building combines all the conveniences of the modern flat with the location of a suburban home. Great numbers of them have been built in California and, to a lesser extent, in Florida, where they are used for all-the-yearround homes. In the Northern and Eastern States most of them are intended for use

in the summer months only. The genesis of the term is East Indian. In India the buildings are very lightly constructed and are open to the air on all sides; but our American bungalows do not resemble these, and their derivation in the Southwest was from the one-story adobe ranch houses, and in the Northeast

from hunting cabins or lumber camps.

Of course a one-story building can be made to take much more picturesque lines than a two-story structure of equal area; it lies closer to the ground and blends better with its natural surroundings. So for heavily wooded sites it has from the outset an ad-vantage in appearance over the two-story building. Also, when the bungalow is intended for summer occupancy only and ease of artificial heating is of no consideration, it can be very cheaply constructed, since it can be set on posts driven into the ground, and the cellar and masonry foundations are, of all portions of the ordinary country house, the most expensive in proportion to their size. It is probably or these reasons that the prevalent misconception has arisen in the public mind that a bungalow, of whatever character, is the cheapest sort of country house to build; while, as a matter of fact, for a house intended for all-the-year-round occupancy in the northern portions of the country, it is the most ex-The reasons for this are very easy to understand.

The cellar and foundation work cost more than upper outside walls, the difference depending upon the character of the upper wall construction, running from twice to three times as much. Ordinary roof construction is also much more expensive than floor construction, and where a whole house is on a single floor it covers twice as much space as a house of two stories, with the attendant additional cost of the roof. The exterior wall surface is also larger, in order that every room may be fully lighted, since a small, square house of two stories gives twice as many corner rooms as a square house of one story. Another factor of greater expense in the bungalow is the increased length of plumbing and heating lines necessary to reach all portions of the building. are, so far as I know, only two points at which money can be saved in the bungalow over the ordinary house; one of these is the cost of stair construction, always quite an expensive item, and the other the fact that less space, as a rule, is wasted in halls in the bungalow than the two-story building, aside from the fact that most bungalow dwellers are willing to accept far fewer conveniences and a greater simplicity of living than they would even consider in a more conventional type of house.

The ordinary bungalow plan divides itself into three separate functions: First, the living quarters of the house, which comprise the living-room, diningroom (if any) and an additional study or reception-

A Cozy Interior. Living room and fireplace of a tiled bungalow. Cummings & Howard, architects.

room, if it be desired; second, the sleeping quarters, which include the bedrooms and baths; and, third, the service portion, a kitchen, pantry, servants' bedrooms, etc. These three functions ought to be, to some extent at least, separated from each other, especially in a house in which there are children, since quiet is essential to unbroken rest, and the bungalow of a not unusual type, in which the bedrooms open directly from the living-room, is apt

to be very noisy. Perhaps the best arrangement is a three-part plan, of which the livingrooms constitute some sort of connection between the bedrooms on one hand and the service part on the other. The H-shaped plan, which has a good many admirable features, is shown in this article, and also a block-shaped plan, which is, of course, of much less expensive construction. A house on the H-shaped plan, with a rather simple type of exterior, can be built for from \$2,500 to \$2,800, if used for summer purposes, only, while from the block plan it would purposes only, while from the block plan it would cost from \$300 to \$500 less. Should it be desired for winter use, a much better type of wall construction becomes necessary, in order to keep out cold and keep in heat, and masonry foundation walls or a cellar is needed under the whole building, which would probably run up the cost about \$1,000 more on each

Bungalows have been constructed in every possible material and with an almost equal degree of success Weather boarding, shingles, stucco, stone, terra cotta blocks comprise about all the possible variations. In the California type, which was originally derived from the Spanish Mission, there has been made an extensive use of stucco, with red tile roofs; in the New England States shingles are perhaps the most common material, while for extremely rough bungalows the "slabs" or rough pieces of logs with the bark on, which are thrown away when a tree

(Continued on page 340.)

Famous Americal C

By AYMAR EMBURY, the in



James L. Breese's Handsome Residence at Southampton, L. I.

This is a genuine American Colonial home. McKim, Meade & White, architects.



Murry Gr yenheim's

t House

at West nd, N. J.

The structure an American adaptation of the French and Italian motive the architects in ngs, we re awarded the lametican has the of Architecture to is design.

Magnific



H. M. Flagler's Superb Mansion, at Palm Beach, Fla.

Based on a French motive with some Spanish sentiment.

Carrere & Hastings, architects.



Mrs. Richard Gambrill's Sightly Home at Newport, R. I.

French architecture treated in a very free way. Carrere & Hastings, architects.



Harold F. McCormick's Fine House at Lake Forest, Ill.

J. Ogden Armour's Much Admir Residence



E. C. Benedict's Elegant Dwelling at Greenwich, Conn.
The building is Italian in a way, but hardly archeological. Carrere & Hastings, architects.

EDIEVAL France was no less famous for its chateaux than for its churches, and these have been for centuries as much objects of pilgrimage to artists and art lovers as the churches have been to the religious. The "stately homes of England" has become a byword, and the phrase "Italian villas" conjures up to our imagination scenes of loveliness which we instinctively long to behold. Year by year thousands of Americans travel to Europe to see these wonderful houses, not because of their cost, perhaps only a little because of their historical interest, but mainly because of their tremendous charm; while, on the other hand, one thinks of famous



George W. Vanderbilt's Cost

American country houses as being famous because their owners are enormous, wealthy or because they form a part of the so-called Four Hundred.

Wealthy people are able to command the best architects, painters as sculptors to carry out their ideas. From personal experience it seems to the writer that the average American is possessed of good intelligence and a naturaristic instinct which will some day give the United States a predominance the art world such as it now has commercially. This does not mean that even house in America which costs over \$200,000 is good, but that a far larger proportion of them are good than of the houses which cost under \$10,000; and

During the beautiful house the world's hi XIV., when exichelieu, is

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Country Houses





J. W. Gillespie's Beautiful Dwelling at Santa Barbara, Cal.



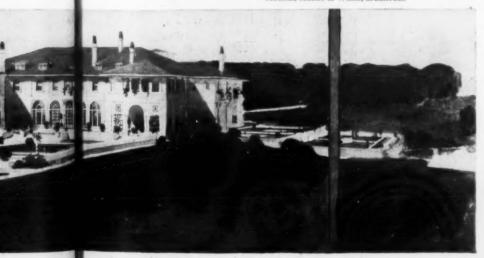
at West nd, N. J.



Mrs. Herman Oelrichs's Attractive Home at Newport, R.I. This is the Grand Trianon Palace in France, reduced and modified to suit its setting McKim, Meade & White, architects.



George J. Gould's Noted Mansion at Lakewood, N. J. A commodious residence which is an excellent specimen of the English Georgian architecture Bruce Price, architect.



Residence at Lake Forest, Ill.

Much Admir ng porches. A. Huen, architect



Mrs. E. H. Harriman's Palace at Arden, N. Y.

lerbilt's Cost difice at Biltmore, N. C.

rs are enormous

a predominance it mean that even a far larger pronder \$10,000; an

ndred.

It is French, of the style of Francis L. Richard M. Hunt, architect.



Mrs. Henry Barton Jacobs's Artistic Place at Newport, R. I.

Based on a Louis XVI. motive, it has varied very far from the original. John Russell Pope, architect.

with this article are illustrated a group of houses, each one of which is regarded by the architects as of very high artistic merit, and no one of which, it can be safely stated, cost under about \$200,000. Some, of course, were much more expensive. ets, painters and it seems to the ence and a natural

During the past twenty years the construction of enormous, expensive meantiful houses has proceeded in America at a rate which only once before in the world's history has been equaled. I refer to France under Louis XIII. and XIV. During the past twenty years the construction of enormous, expensive and Richelieu, is estimated to have spent on his country place, situated in the

remote part of France, over \$20,000,000-a sum whose purchasing power to-day would be greatly less.

The first group of important houses was, of course, the Newport palaces, which were built at the very beginning of the present development of architectural knowledge and strength—a movement which can only be compared to that of the Renaissance and which few realized was in progress. They were in many cases architectural monstrosities, but, even so, were distinct advances on their smalle: predecesors and afforded a tremendous opportunity to American

(Continued on page 396.)

New York Palaces of the Money Kings Ho



A Hospitable Home. J. Pierpont Morgan's English Renaissance mansion, on Madison Avenue, with the famous art gallery at right.

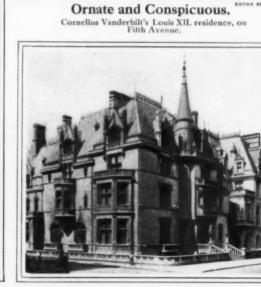


A Comfortable Abode. John D. Rockefeller's town house, on West Fifty-fourth Street.



A Stately Pile.

Former United States Senator William A. Clark's mansion in the extreme modern French style.

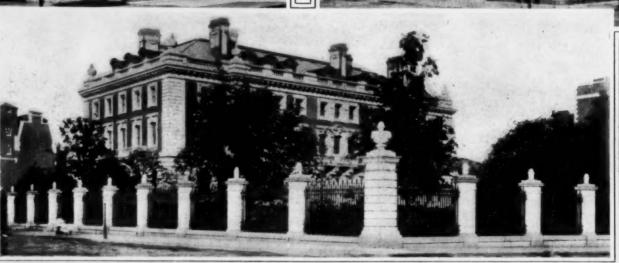


Substantial and Attractive. W. K. Vanderbilt's residence in the Louis XII. style, Fifty-second Street and Fifth Avenue.





Street.



Massive and Roomy.

Andrew Carnegie's modern Penaissance residence, on East Ninety-first Street.



tor's house in nry II. style, the sights of Avenue.

ings Houses That Cost Less Than \$1,000 Each



Neat and Cheap.

Miss Margaret S. Gill's \$600 dwelling at Ocean Beach, L. I.



Solid Looking. Harry A. Dorr's stucco cement structure at Ocean Beach, costing \$860



A Stucco Bungalow. A \$700 building at Ocean Beach erected by A. H. Perrigo.

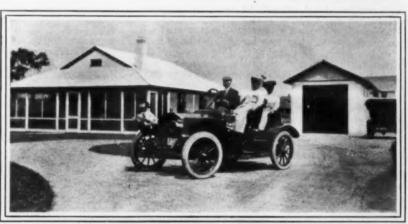


Snug and Trim. An \$825 home at Ocean Beach belonging to R. B. Roberts.

Very Homelike. The \$900 residence at Ocean Beach of Mrs. Alice H. Meigs.



Two Low-priced Ones. Cottages at Ocean Beach built by John Doxsee for \$600 each.



With Enclosed Veranda.





A Pleasant Home. Mrs. S. S. Van Kirk's dwelling at Ocean Beach, L. I. which cost \$800.

An Odd Design.

Mrs. Carrie A. Aikman's residence at Ocean Beach, valued at \$900.

ive. III. style, Fifty-

Tasteful and mpressive.

clonel John Jacob stor's house in the enry II. style, one the sights of Fifth Avenue.

Cheapest of

All.

What a Woman Should Know About Buying Real Estate

By HORACE ANDERSON, Assistant Secretary Title Guarantee & Trust Company



HORACE ANDERSON. istant Secretary of Title Guarantee & out Company of New York.

VERY often happens that the burden of selecting a home falls on the woman of the family. I do not know that there is any great misfortune in this, because buying property is not a subject with which the average man is familiar. A man, however, is more apt to seek advice in professional quarters when engaging in a business that is new to him. A woman, on the other hand, is perhaps too much inclined to believe what she wishes to believe in a business enter-

Buying a home should not be done recklessly. It may be the founding of a homestead that for several generations will reflect

the taste of the original purchaser. should never be done in a hurry. The buyer always will be met by the statement of the seller or the real estate broker that some one else is just about ready to close the bargain and the buyer will lose it if he does not act at once. Those who are old in real estate know just how much confidence to put in these statements, but one buying real estate for the first time is apt to take it as gospel truth.

When it comes to buying land, the world is a large place, and if the other fellow does get this particular parcel, there is plenty more land for you. The feel-ing of regret that comes from losing a piece does not begin to equal the lifelong regret that comes from owning a piece that you have bought in a hurry and with which you are dissatisfied. When you are considering buying a piece of property in a neighborhood that is new to you, it' is far wiser to rent a house in that vicinity and live there a year or two before you

When you are selecting a permanent home, you must not be carried away by the seductive influence of a bright May sunshine that would make any locality look attractive. You need to see the land and the neighborhood when they are covered with snow in mid-January. You need to try to walk around the place when a heavy November rain is making streets all but impassable. If, after these tests, you are satisfied with the location, you have settled one question-namely, your own personal taste.

The next thing that you need is expert advice. Don't get this from the real-estate broker that is trying to sell the land to you or from the owner of the property or from adjoining owners. All of these people have an interest in making you buy, and, no matter how good their intentions, their own interest is very apt to be considered before yours. Learn the name of some real-estate broker who is not interested in selling you this piece. Be sure you get one who stands high in the community. Go to him and offer to pay him a proper fee for his very best advice. Appraisals of this kind usually cost ten dollars, and, if they are the right kind, they may save you a great many times that amount of money.

This broker ought to tell you something about the people who live in the vicinity and whether or not you will find that class of people congenial. He ought to be able to tell you whether the neighborhood is changing, so far as the class of people is concerned who inhabit it. Perhaps the edges of the district are being encroached upon by objectionable people. Perhaps there is a probability of a trolley line going through the street that would make it less desirable as a residence neighborhood. Perhaps plans are on foot to pave the street in a way which will add much to the noise and discomfort. These changes will not be apparent to you from your own personal observations, but they are a matter of study to men who make a business of dealing in real estate. You must find the right man and you must pay him so that he will be working in your interest.

Do not let him try to sell you something else in some other neighborhood. If he tries this, he is doing something that is not paid for by you, and it may be well for you to find somebody else and make it plain to him that you do not want him to sell you real estate, but that you want his advice and you are willing to pay for it. This advice should include his opinion to pay for it. of the value of the real estate in dollars and cents.

You must, of course, selecting a home, its proximity to schools, churches and the place of business of those in the family who are to go and come six days out of the week. piece of land at the top of a hill may have a beautiful outlook. Many a land site has been sold by the view. Remember, however, the views wear out and that you can have that view any time you care to climb that particular hill to get it. Consider whether, for the privilege of this view, you are willing to climb that hill three or four times every day in all sorts of weather. If you are willing to climb it now, will you be as advancing years make you less active, and will the steep hill make your home almost inaccessible to your old father and mother, to whom

home comforts are of more interest than landscapes?

When you have settled all these things-and, remember, you must refuse to be hurried and must take all the time you want to settle them—then you are ready to draw your contract. A real-estate transaction should be a matter of writing from beginning to end. Be very careful that you do not sign anything at all during the progress of the negotiations. Do all the talking and negotiating you want, but keep your pen or your lead pencil in your pocket, until you are ready to close the transaction finally and until you have some one by to advise you.

If you have in your vicinity a company that ex-

amines and guarantees titles and this company is well thought of and successful in its business, you will do well to get in touch with some of its attorneys early in the negotiations. If there are no title companies in your vicinity, get a lawyer who is known to you and who does not represent either the broker or the owner of the land. Your title must be searched by some one, and whoever searches the title will probably ask you no additional fee for looking after the preliminary contract, and, after all, this is the most What you agree important part of the transaction. to do then cannot be altered afterward.

The title company or the lawyer that represents you ought to draw a contract, in which the seller agrees to sell the property free and clear of all objections to the title. It should also state the amount you are paying for the property, how much is to be paid on binding the bargain, how much the present mortgages are, the rate of interest and when they are due; how much of a mortgage, if any, the seller is going to leave as a purchase money mortgage when you take title, also the rate of interest

and when this mortgage is to be due. Be very careful about the question of mortgages. The mortgage is usually due in three years, and when you are signing a contract three years seems to be a long time off. You imagine by the end of the three long time off. years you will have saved enough money to pay off You will find that the three years your mortgage. go by very quickly and the chances are that you will not be able to pay off the mortgage at the end of the three years. You will want another mortgage for the same amount. A man who is selling property is willing to leave a large mortgage on it, in order to complete the sale; but when you come to renew this mortgage, you will find that he will want his money and no other lender probably will be willing to lend so much. When you buy, do not put too much of a mortgage on the property, unless you have other money that you are sure that you can call upon when this mortgage is due. Many homes have been lost by foreclosure sale, because the buyer found that he could buy real estate with very little cash, but found later, when the mortgages were due, that he could not get the same amount over again. As a result, the lender of the money foreclosed the property and the owner lost it. If possible, do not borrow much more than one-half of the value of the property. In almost any community you can renew a mortgage like

If you sign a second mortgage, be sure that it has in it a clause that, if the first mortgage becomes due before the second, the owner of the second mortgage will allow you to put on a new first mortgage of the same amount ahead of his second mortgage. Otherwise, you may have to pay off the first mortgage, making the second mortgage thereby the first, and then no one will be willing to make you another second mortgage. Second mortgages are very hard to

get and cost very large sums in fees, unless they are secured from the seller at the time the property is sold. Your lawyer or the representative of your title company ought to know all of these facts, but it is just as well to check them up with him, to make sure that nothing is forgotten.

If you are buying a house, the contract should provide that the seller runs the risk of fire until he delivers the property to you, as the law seems to make the purchaser responsible unless the contract otherwise provides. Your contract should give you from two weeks to a month to have your title searched This should be done carefully by the lawyer or the title company that has drawn your contract for you. Get a policy of guarantee on your title if you possibly can. There are many troubles in titles that cannot be provided against by searching. A lawyer may do his full duty, but some unknown facts develop afterward that make the title bad. If the seller should sign the deed claiming to be a single man and it were afterward discovered, even after his death, that he was secretly married, his wife would have a part ownership in your land, unless she had signed the deed at the time you bought it. No lawyer could discover this nor could a title company, but the title company specifically agrees to take these risks and protect you against them.

On the day set for closing, your lawyer should be with you, to make sure that you get a proper deed and that you do not sign a mortgage which has in it any clauses which are extra burdensome. It is the seller's place to pay the expense of drawing the deed, but it is your place to pay the expense of recording it. You must pay the expense of drawing and recording any mortgages, and you must pay your lawyer for searching the title. Be very careful, while the title is being searched, not to do anything that may construed into taking title to the property.

You should have it surveyed, to make sure that the neighboring houses do not in any way encroach upon it; but if you intend building, do not start operations until you have received the deed and have sent it for record. Your deed must be recorded in the place provided by law. In large cities there is usually a register's office for this purpose, or in smaller places the record is made in the office of the county

For your future guidance you should secure, if possible, from the old owner, his last bill for taxes and should have your lawyer make sure that this bill covers exactly the property that you have bought. In large cities this is sometimes difficult to determine and you may require expert advice, but in a smaller place a talk with the tax collector will make you feel safe that you are paying your own taxes and not those of your neighbors'.

It is impossible, in an article of this length, to tell you all that you ought to know in connection with buying real estate. You must depend on your lawyer or your title company for a great deal of this infor-mation. Much of it comes from experience and much of it varies in different localities.

If you make it a point to refuse to be hurried in your selection, to get good, expert, real-estate advice from disinterested parties, to secure the services of a good lawyer or title company, there is every reason to believe that you can buy a piece of real estate for a home without making a serious mistake.

There is no reason, however, why the woman of the house should not have the advice of the men members of the family at every stage of the pur-chase. The best advice that I can give any woman who is trying to buy real estate is to get a positive statement from her husband that he agrees to the purchase and approves of it. This will prevent any later statement of the "I told you so" order. Buying real estate for investment is another story

altogether. A woman should not attempt to do this without the most expert advice. You will read in the magazines how the increase of the value of real estate in New York has made the fortunes of our richest men. These stories are true; but remember that the stories are not told of the thousand and one people who have invested in real estate and have never been able to sell their holdings for what they paid for them. The land on which the Fifth Avenue Hotel was located may be worth to-day twenty times what it cost; but, on the other hand, there are plenty of pieces of property in the dry-goods district of New York City that would not sell to-day for the amount at which they are assessed on the tax books. ing real estate for investment is a gamble, even when carried on by the most expert operators. It is a thing for the inexperienced to let alone, except under very unusual conditions.

Note.—There is a little book which I wrote ten of twelve years ago, "How We Bought Our Home." It contains very little practical advice that is not in this article and was written for advertising purposes, for the use of purchasers of real estate in Greater New York. I shall be glad to send it free of cost 10 any one who cares to write me for it. Address Horace Anderson, Assistant Secretary Title Guarantee & Trust Company, 176 Broadway, New York.

A Mexican Engagement.

Our bold and dashing regiment Has pitched its tents of snow Where we can watch the rebels fight Across in Mexico. We keep the Greasers out, and guard The border from a raid,

But every night between the lines

There's mistletoe upon the oak The senorita's scarlet lips Are soft and honey-swe In broken English musical She promised to be mine A button from my army blouse Is our betrothal sign

All day the drums around us roll, The silver bugies play, And over in the cactus belt The gunners pop away. But underneath the starry flag Above my bunk, behold! Is hung a pair of castanets Tied up with red and gold

- Minna Irving

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Umbrella Elusive

(Continued from page 324.)

here he goes now—the other man!" ied. "Now will you believe me?" e man with the onion eyes glanced he passed, and when he saw Weypointing at him he dodged into the like a rabbit. girl laughed outright.

believe you," she said. "It's awawfully funny! But I'm glad I've y umbrella. I wouldn't have lost —for anything."

would have spoiled your suit, in't it?" he asked innocently, and

indered why she blushed.

made a movement toward the door, and he opened it for her. For a moment they stood with the cold, air drifting into their faces.

"If you're going home, won't you let me get you a carriage?" he asked. "I hope you won't think I'm presuming

'Not at all," she assured him. "But I prefer to walk, thank you. I live just

beyond the park, and—"
"So do I," he affirmed cheerfully, though his own home lay two miles in the opposite direction.

In a quick, upward smile she set his

"Yes, you may," she said. "But I'm afraid there isn't very good shelter under this for two. However, if you

"Thank you!" he cried, seizing the mbrella and raising it. "You're aw-

looking at the initials on this silver mounting. They are—''
He raised the umbrella a foot. Her

hand touched his arm and she said a lit-

"Never mind the initials, please."
"I beg your pardon!" he exclaimed hastily, dropping the umbrella.
Weyman was almost oblivious of the

crowd, the slippery pavement and the die drizzle as he walked beside Miss Holcomb. He held the umbrella so far over her that his left shoulder grew soppy and the lower lobe of his left ear began to drip, but he was unconscious of that, too. They reached the park and he was telling Miss Holcomb of a funny incident that had occurred in his office that day, when a carriage drew up quickly alongside the curb, a door opened and a femi-nine voice called,

"Margy! Margy Holcomb!" They both turned. A vivacious face was laughing at them from the carriage

"A nice day for you to be out in that new suit, Margy Holcomb! Jump in! I'm alone, and there's lots of room for you and -and ---

Mr. Weyman," said the girl quickly. "Mr. Weyman, let me introduce you to my very best friend, Mrs. Dodd."
Weyman bowed. A beautiful flush had risen into the girl's face.

pastor of the Fifth Avenue Episcopal Church, is Mr. Weyman's father's cousin," she added sweetly, looking at Mrs. Dodd.

The Small fountain, with its countries and trailing vines. The chief difficulty is in making a grate, which must be "just so," or the fireplace will smoke.

The small fountain, with its countries and trailing vines. The chief difficulty is in making a grate, which must be "just so," or the fireplace will smoke.

Mrs. Dodd bit her lip. Weyman felt himself growing red, and without fur-ther invitation he entered the carriage seated himself beside Miss Holcomb. He was uncomfortable, chiefly because of the very pink color in Mar-garet's cheeks. As the carriage ratand now, as if to place something defiand snatched the umbrella from between flowers and vines. them

jump, she pinched him.

She pinched him again.
"Am I sure?" gasped Mrs. Dodd,
mazed. "Why, I wouldn't mistake it amazed. among a-a million! Where in the

"Because, if it isn't yours," said Margaret, with sweet anxiety, "I've got myself into an awful pickle."

She pinched him twice!
"Do you know, dear," she added (and she pinched him again), "I almost deserve a reward. I saw a man with that umbrella to-day—a man, mind you!—and you ought to have seen the fun I had in getting it away from him! I knew that it was yours. Mr. Weyman was there, and if it hadn't been for

She nipped him fiercely. "A man with onion eyes!" he almost

"If it hadn't been for him, it wouldn't be here!" she finished. "As a reward, I was letting him walk under it when you came along."

Mrs. Dodd rattled on in excited joy for two minutes; then she caught her-self with a suddeness that cut a word

"My dear, where is your umbrella?" she asked.

Weyman gave a sudden jerk.

"What a blundering idiot I am!" he exclaimed, before Margaret could reply. 'I left it back there, Miss Holcomb, and—and——

"Thank you!" he cried, seizing the umbrella and raising it. "You're aw-"
fully good to me, Miss—Miss—"
"Holcomb," she added.
"Miss Holcomb," he finished. "I'm sure I could guess your first name by Margaret was blushing furiously.

Mrs. Dodd, like a blind angel, rushed on. "You must come in and have dinner with us-both of you," she insisted.

You can telephone over home. besides, I'm crazy to have Mr. Dodd tell you the funny story of how we—we actually swiped this little umbrella from a German princess over in Paris! It's the funniest thing, and you will surely laughing when you hear Mr. Dodd-

That is why Thomas J. Weyman prizes next to his lovely, blue-eyed wife a pearl-gray umbrella which Mrs. Sylvester Dodd was in some way induced to present to them on their wedding day.

California's Delightful Garden Living-rooms.

(Continued from page 327.) use, were piled together in a hurry by an eager camper. One clever Pasadena woman, slender and dainty and a social favorite, made her own fireplace, even to mixing the mortar. She extended the stonework on either side of the fireplace for a little distance, making a wall five feet in height. In the top of this wall and in the stonework of the chimney she left depressions or grooves, which she later filled with rich soil and planted to ferns and trailing vines. The chief

charming feature that should under no condition be eliminated, if one is striving for an ideal garden living-room. It can be as unassuming and inexpensive

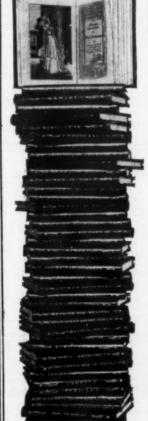
in construction as the fireplace.

In some of the more pretentious espushed himself quite this far. It was not proper, he told himself. He could see that Margaret was embarrassed, and now, as if to place something 16. art appeal irresistibly to the admiranite and substantial between them, she tion. Many give strong intimation of pushed the umbrella down until the han-Old World gardens, rare and rich, for-Many give strong intimation of dle rubbed with suggestive coldness mal and thoroughbred in design and against his ribs. That movement planting. The architectural work in seemed to focus Mrs. Dodd's bright these gardens is usually done over in eyes. For an instant she stared. Then, white cement, plaster or stucco, which with a little screech, she reached over gleams like marble in its setting of Nothing more beautiful can be imagined than row after "Margy Holcomb!" she cried. row of white pillars abreast an emerald "Wherever in the world did you get my lawn, their heads topped by massive umbrella? Why, I've been grieving white timbers that form a pergola roof over it——" that partially shadows, partially shafts Weyman did not hear the rest. To with sunlight the grass, the white-his astonishment, he felt Margaret Holcomo's hand pressing his arm; then, seats that dot the greensward. All the with an unexpectedness that made him wonders and splendors, the quaintness and tenderness of gardening—and more 'Are you sure that it is yours, dear —are to be found in backyards of southern California.



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Famous American Country Houses

(Continued from page 331.)

develop.

Perhaps the finest of them was that for Mrs. Herman Oelrichs, of which McKim, Meade & White were the archi-As was true of the other houses of this era, the architects frankly went abroad for their inspiration, which in this case was drawn from the Grand Trianon, at Versailles. The building is, however, in no sense a copy of the Trianon, but rather an original conception based on the historic motive. The material is white marble and white terra cotta, the body of the house being of the latter. While it is a big, formal building of the kind which may be fairly called a palace, it is not without a certain saving domesticity of character as essential to the \$300,000 house as to the \$3,000 home.

Another of these Newport palaces is that of Mrs. Richard Gambrill, built some years after "Rosecliff," as Mrs. Oelrichs calls her house, also in the French style; but it is rather an enlargement of the small chateau than a reduced copy of a palace. Its originality and beauty combine to place it in the first rank of notable American houses, although for sheer expense there are many of far greater cost. Much the same thing is true of the third of these Newport houses, the home of Mrs. Henry Barton Jacobs; and while these three houses are not the most expensive of the group, they reflect perhaps the enlightened taste of to-day most per-

While great American country house building was originated in Newport, soon after the Newport group was begun, a certain number of men began to build elsewhere. The most famous of these early houses, and one which even after the lapse of twenty years takes a front rank, is the residence of George W. Vanderbilt, at Biltmore, near Asheville, N. C. Incredible sums of money were reported by the newspapers to have been spent on this building, the newspaper estimates varying from two to ten millions. The motive was derived in this case from the Chateau of Blois, a former French royal residence, which has long been a Mecca to the lover of the beautiful; and this Vander-bilt house, although it has not the historic traditions of the original, is not less wonderful in picturesque quality. The difficulties overcome in constructing this tremendous house in the mountains of North Carolina, at a considerable distance from any railroad and where skilled labor was absolutely nonexistent, were tremendous; and yet the finished result is so superb as to be in itself a justification of wealth.

Indian Harbor, the residence of E. C. Benedict, near Greenwich, Conn. was another of the comparatively early great American houses outside of the Newport group, and the masterly way in which this rather formal piece of architecture is placed amid the rough rocks and wind-swept shrubs on the shore of Long Island Sound has done as much as the wealth and power of its owner to make it one of the famous

American houses. George Gould, the present head of that well-known family, when he elected to build his country place, chose Lakewood and erected there "Georgian Court," which, as its name indicates, was a modified adaptation of the English Georgian style. It is in appearance simple and unostentatious, though of a size befitting a man whose position demanded that he do considerable entertaining. This house, with its dependencies, had expended upon it over a mil-Yet it is evident that the lion dollars. display of wealth was not its raison d'etre, but a mere incidental in the con-

ampton, Long Island, is another American country house as famous as its owner, and is a lovely and sincere adapward the design of our residences in a excellence.

free and modern adaptation of this manarchitects to experiment, change and ner is becoming more evident year by

With the expansion of latter years there has been a trend of all classes toward the country, the less wealthy moving to the suburbs as an all-year-around home, the very wealthy maintaining several residences, in each of which they live for a portion of the year. In consequence, parts of the country not formerly remarkable for great country houses have been built up with them. Palm Beach is, of course, one of the most famous of these winter watering places, and there H. M. Flagler has for occupancy for one or two months every year a superb country house on the Florida seacoast, surrounded by the palms and luxurious vegetation of Florida, and of an architectural character adapted to its setting.

On the other hand, Arden, built for the country home of E. H. Harriman, was set upon the rocky summit of one of the Ramapo Mountains, from which much of its material was quarried. Its design is, therefore, as different from that of the Flagler house as can be conceived, although its architects were the Because of the inaccessibility of the site, a special railroad was found necessary to transport material from the nearest main line to the building, and so many years were consumed in its construction that its owner died without seeing it completed. It was located to be the administrative center of a large estate, which Mrs. Harriman has now presented to New York State as part of an extensive parking system to connect with the Palisades Park.

While the greatest number of fine houses have been constructed for men who are now New Yorkers, since New York inevitably draws to itself leaders in any field of endeavor, the places they have chosen for their houses have been oftentimes very far removed from that city. J. W. Gillespie's country place at Santa Barbara is about as far from New York as it could be and still be in the United States. The conditions attending the construction of this house

were unusual and interesting.

The site was bought years before the construction was started, and the planting, parking, pergolas, terraces and walks were laid out and permitted to develop before the house was placed in the midst of them. The site is on a bench of the Coast Range Mountains, and the estate of which it is a part runs almost from the summit of these mountains to the sea and has all been worked up to form a single, unified scheme of which the building is the center. Before proceeding with its construction, the owner and Mr. Goodhue, his architect, made a trip around the world together, selecting material and ideas for inclusion in the building. That the time was wisely spent is best proved by the illustration of the building.

For the conclusion of this article I have reserved two country houses, one built for Murry Guggenheim, at West End, N. J., and one for Harold F. Mc-Cormick, at Lake Forest, Ill., to the architects of each of which was given the highest honor that American architects can pay another of their profession -the gold medal of the American Institute of Architects, awarded at the Architectural League exhibition of New York for the best work shown at the exhibition and completed within the pre-ceding five years. Three years ago this was given to Carrere & Hastings for this stunning house for Murry Guggenheim, and this year to Charles A. Platt for several country houses, of which that for Harold McCormick was perhaps

I am able to add nothing to the judgd'etre, but a mere incidental in the construction of what was to Mr. Gould the sufficient commentary on the educaideal country home.

The "Orchard," one of the country owner of one of these houses should be a man horn, it is reported, in poverty, tional ability of American life that the residences of James L. Breese, at South- a man born, it is reported, in poverty, and who emerged from it by sheer force of intellect, and that the other is the son of one of our wealthiest American famtation of the American Colonial to larger needs, designed by McKim, Meade & White, who ranked for so many apparently equipped from birth with apparently equipped from birth with years at the head of the American pro-fession. The style in which this house was designed is again taking the place tectural knowledge must have been a hyit had a hundred years ago as the fitting product of his wealth-each the owner one for an American house, whether it of a house which the architects have lebe large or small; and the tendency to- clared is the last word of its time in

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(Continued from page 323.)

the Everglades. They are to receive twenty cents for every cubic yord of rock taken out and eight cents per cubic yard for the excavation of all other material. The firm at once purchased the four dredges owned by the State, paying \$145,000 for them. They opened up a machine shop at Miami and built five more dredges--four for excavating purposes and one suction dredge. A dynamite drill dredge was also constructed. as well as boats, barges, etc. A telephone line was set up in the "Glades," and the drainage of a series of canals, ten feet deep and sixty feet wide, was begun in earnest. Captain George K. Nelson, long regarded as an authority on dredging, was placed in charge of the work. The question of fuel for the dredges was a serious one, for all supplies had to be carried in small boats. It was decided to use oil, and each dredge consumes about thirty barrels per day. Men from all over the country, as well as a large number of Spaniards, who do the drilling and blasting, are employed.

I spent several days recently going over the work with Captain Nelson, and I saw the Everglades, the canals and the truck garden land pretty thoroughly. The whole thing was intensely interest-The Everglades at first glance remind one of the prairies, for as far as the eye can see there is nothing but grass of a coarse fiber, known as saw grass. It is said to be absolutely valueless and extremely difficult to destroy. The surface of the land is covered with water, thus forming a gigantic marsh. On the edges of the marsh are a few clusters of trees, and these little spots are called "hammocks." While the Everglades in shape are not unlike the inside of a bowl, in one or two places the edge of the rim of the bowl is broken and little streams of water run from it; but these do not drain the land to any

The top soil from four to six feet in depth is black muck, formed from decaying vegetable matter, and is somewhat similar to the peat of Ireland; consequently it is as useless when it is not sufficiently watered as it is when flooded, and this accounts for the irrigation facilities which must be carried out as well as the drainage. Lake Okeechobee
—the big lake of the high "Glades"—is the keystone to the drainage proposi-tion, and, by means of the canals, will be lowered several feet and made a reservoir to collect the rain during the wet season and conserve it for use for the droughts which may come every year. A system of locks will be installed, connected with the lake, which can be opened and shut as occasion requires. So, with this storage basin already provided, after the canals have been completed, a sunburnt crop in that part of Florida will be practically a matter of

the past. Canal building in the Everglades is no easy task, especially in the north canal, where rock as hard as flint has been found, and dynamite must be used in large quantities. In order to hurry the work, both hand and steam drills are being pressed into service. The charges are laid all the way across the canal and set off from an electric battery in a near-by boat. The blasting is done after the muck has been removed, so the explosion is under about five feet of water, and, although the rock is shattered, there is very little commotion on the surface. As the drill board moves forward, it is followed by the big dredge, and three yards of blasted rock is scooped up and tossed on the bank at each dip of quality.

the crane. around the dredge. Hundreds of beautiful birds fly about as the steam shovel lifts the rich muck from the "Glades." As the bucket empties, the birds light on the muck and pick up insects, which are caught up in saw grass and mud. The cranes fly about at a respectful distance. Occasionally an Indian hunter will come into the canal in his picturesque boat. These Indians are peaceful more contentment and less fraud-a reand pay little attention to the work in Several dams have been progress. chine shop, oil tank, storehouse, etc.

Real-estate owners who gave the State the right of way through their land will have the riparian rights of the canal forever, but those from whom the land had to be purchased will be compelled to pay a tax per foot on waterfront lands. On the Hillsboro Canal the dredge is going through a bean patch. The owner, a colored man, has given the State the right of way, and when the canal is finished he will have one of the very best water sites in Florida. A tax of five cents per acre is levied on all Everglade land, for the purpose of keeping up the repairs of the many miles of

During my numerous trips through the "Glades," I became interested in the land question. Miami and Lauder-dale were as full of land boomers as a hive is full of bees, and their miraculous stories of truck gardening, coupled with the crates of fine vegetables I had seen at the railroad stations awaiting shipment, made me anxious to see this fer-tile land which was causing a "rush" to Florida. The next day, as we were going up the North Canal, we stopped at a small truck farm owned by a young man from St. Louis. He had purchased the land unseen and had drained it himself. His farm seemed to be in a flour-ishing condition. His wife had worked beside him in the garden. He owned a small motor boat, in which he carried his produce to Lauderdale, ten miles distant, where it was sold.

Up on the Miami Canal I ran across one of the pluckiest men I have ever met—Wright Moore, a Yorkshire Englishman. Mr. Moore is about sixty years of age, and is of a sunny temperament and a never-say-die spirit. He was living in the far Northwest of the United States when the lune of Florida. United States when the lure of Florida seized him, and he decided that truck gardening in Florida meant plenty of money. He purchased one hundred acres of land on the North Canal, above Laud-erdale. He then sold his belongings, and, with his wife, his son, his daughterin-law and two boys, distant relatives, he started for Florida. At Miami he learned that his land was under water. This was last October, and his land is likely to be unavailable for at least an-

other year.

"I would not go back," he declared,
"and we had to do something; so we
rented five acres here, along the Miami Canal, at ten dollars per acre, and began to hustle. We all worked together with a sickle and hoe. It was a difficult job to get rid of the saw grass. Next we turned up the muck, put in the fertilizer and planted the seed. It came up all right, and so did the weeds and insects; but we all worked with a hoe and a spray, and—well, you see our crops!" And a splendid crop it was—egg plants, wax beans, peppers, potatoes and tomatoes. The family had not suffered a day's illness—indeed, the open air had brought the color to the sheeks air had brought the color to the cheeks of the women and they looked particu-larly well. Mr. Moore himself was as active as a man of twenty-five. "You see, we are picking for the market to-morrow," he said, as the boys carried to the tent a box of splendid, firm tomatoes, which would bring five cents apiece in New York.

Adjoining Mr. Moore's tract was another. It was exactly the same kind of land and was taken up about the same time. It had been cleared and vegetables were growing, but, alas! it lacked that constant care which is essential to success, and the insects had shown their devastating power, so the crop was small in quantity and very inferior in

The muck lands have been analyzed The coming of the white man to the "Glades" has disturbed the birds and reptiles, both of which are plentiful to the fertilizer which should be used. Experiments with the soil have been tried by agriculturists in Florida, and under proper conditions it has demonstrated its ability to respond to the industry and intelligence of man and to yield a fitting reward. If purchases are made with caution and the kind of care is bestowed which the nature of the soil requires, there will be larger production, sult not likely in the case of those who buy hastily upon the representation of erected and one set of locks is almost the "land grabber" and who rely upon complete. At each dam there is a ma- the qualities of the soil to make up for shiftlessness and indolence.

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Made from solid, rich, red-ripe tomatoes, seasoned with just the right amount of selected pure spices, and then cooked very slightly, thus retaining the delicious natural flavor.

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MY \$100 BOND CIRCULAR

will interest you. In this the small investor's interest is conserved equally with that of the \$500 and \$1,000 investor.

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ALBERT J. SAUTER, Cashier for Speyer & Co., the New York bankers, who gave a dinner in his honor on the completion by him of fifty years of efficient service for



WILLIAM K. VANDER-BILT, JR., Who has been elected a Vice-President of the New York Central and the Lake Shore and Michigan Southern Railways.



T. COLEMAN DUPONT, President of the famous Du-pont de Nemours Powder Company, who has been elected a director of the Knickerbocker Trust Com-pany of New York.

Jasper's Hints to Money-makers

NOTICE.—Subscribers to Leslie's Weekly at the home office, 225 Fifth Avenue. New York, at the full subscription rates, namely, five dollars per annum, or \$2.50 for six months, are placed on what is known as "Jasper's Preferred List," entitling them to the early delivery of their papers and to answers in this column to inquiries on financial questions having relevancy to Wall Street, and, in emergencies, to answer by mail or telegraph. Preferred subscribers must remit directly to the office of Leslie-Judge Company, in New York, and not hrough any subscription agency. No additional charge is made for answering questions, and all communications are treated confidentially. A two-cent postage stamp should always be inclosed, as sometimes a personal reply is necessary. All inquiries should be addressed to "Jasper," Financial Editor, Leslie's Weekly, 225 Fifth Avenue, New York.

WOMAN suppressed to be provided themselves in lucrative offices and places of power, where opportunities to further their selfish ends were easiest to be found. This explains why some of these so-called popular leaders, springing from nothing, are now living in luxury, with every evidence of accumulated wealth. I do not say that this wealth was dishonestly accumulated, but the notoriety some of these pretended leaders have achieved has enabled them to reap rich profits from the lecture platform, from

WOMAN supposed to be poor died in Albany, N. Y., the other day, leaving \$11,000 in four savings banks. She had always been employed as a domestic, earning the meager wages of a household worker; yet she had accumulated what many would regard as a small fortune.

An employe in a Turkish bath, in New York, told me the other day that he came to this country forty years ago with \$15 in his pocket. He is now with \$15 in his pocket. He is now worth \$40,000 and is still at work adding every year to his accumulation. Long Island is full of farmers worth from \$50,000 to \$1,000,000, by the rise in the value of their farm lands during You will find the last twenty years. similar instances all over the country.

There never was such an opportunity for thrift, industry and frugality as is offered in this blessed land of ours. The rich men that the muck-rakers are abusing nearly all started poor. The evils we complain of in such exaggerated terms have always been complained of.

Professor Joseph French Johnson, of the New York University School of Commerce, recently said that the so-called money trust "is the same old bogey with which demagogues have frightened the Simple Simon of all ages." Yet Professor Johnson says truthfully "that the small man's capital is safeguarded to-day as never before." Securities are on a better basis, financiers are jealous of their reputations and business men everywhere recognize that honesty is still the best policy.

Honesty is always the best policy. The trickster may win for a time, but the counterfeit will have its day of reckoning. The great financiers, captains of industry and railroad builders, the real leaders of the people, have no use for dishonesty. They seek to sur-round themselves with men who are tried and true.

is achieved by underhanded methods, by falsehood and deceit should stop and think how utterly absurd this must be. Credit is the first requirement of the successful business man, and credit is based upon character as well as coldays of Mr. Carmasses and achieved great fortunes, they were borrowers at the banks. Any one who will try to borrow money at a bank knows how difficult it is to secure recognition, excepting on the basis of

integrity, ability and success.

The evils of which the people comdone for the people but to get them into and cheap morals. trouble? Climbing over the heads of (Continued)

profits from the lecture platform, from high-priced contributions to periodicals and from the publication of periodicals of their own. Let my readers go over the whole list of trust-busters and railroad-smashers and see if any one of them has contributed to the erection of libraries and hospitals or the endowment of universities and of charitable and helpful enterprises. It is about time that the fooling of the people ceased.

Those who think the rich are always gouging the poor and that the busy men Wall Street always win and never lose will be interested in the recent experiences of Cornelius Vanderbilt and Robert Goelet as heavy stockholders in a Malay rubber company. The enterprise originally was a New Jersey corporation, which owned a process for making rubber, a concession in British Borneo, etc., and was capitalized for \$4,000,000. Its rights were merged in a British company, with a capital of \$10,000,000, and the American stockholders exchanged their holdings at the rate of one share in the original company for two and one-half shares in the English company

It was recently charged in London that Messrs. Vanderbilt and Goelet had "unloaded" their shares at an enormous profit, resulting in a decrease in the value of shares from seven dollars to fifty cents each. London Truth asserted that Mr. Vanderbilt's profit as vender totaled \$885,000. In reply to this charge, a statement was made on that gentleman's behalf that, "reckoning each five-dollar share to be worth half a dollar, his loss thus far in the enter-prise on paper is \$1,056,165." The inference is that Mr. Goelet's loss is relatively as large, though both express confidence in an ultimate profit. But the big men don't always win.

The letters I receive from my readers, some of them workingmen who think for Those who imagine that great wealth the period of hysteria is ending and that the demagogue will soon have his day. I am glad of this. There is no reason why, at this moment, this country should not enter upon a period of renewed prosperity. We have untold wealth awaiting development, especially in the South and in the far West and on the Pacific. negie, Mr. Rockefeller, Mr. Schwab, including Alaska. Capital is needed, Mr. Archbold and other noted men of and, wherever capital leads, labor foland, wherever capital leads, labor folwealth, who sprang from the working lows. Why not give capital and labor both a chance?

Let the investor who risks his capital get a generous and substantial return. Let the wage-earner be well paid and have reasonable hours for rest and enjoyment. Let the farmer get a profitable price for his crops and have a home plain were unknown to them until self- as beautiful and attractive as he can seeking demagogues pointed them out. make it. I have no sympathy with the But what have these demagogues ever demand for cheap things, cheap men

(Continued on page 339.) In answering advertisements please mention "Leslie's Weekly."



Your Father Could Have Become Wealthy

if he had invested a generation ago in choice building lots in such cities as Denver, Omaha, Kansas City or Oklahoma City. A few dollars would have earned almost incredible profits.

You have an opportunity equal to the one he missed.

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We have searched the whole Northwest to find the "birthright towns" which in a few years will become great. We have studied the question for years — we are expert in judging Northwestern land values.

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We offer at attractive prices five lots, one in each of five young cities. Easy payme no interest-we pay all taxes. By investing in five towns you divide the risk and multipl the profit by five.

Write now and let us prove that this is one of the safest, sanest, most profitable investments open to the man of moderate

High grade men are making comfortable incomes as our representatives in their districts. We may have an opening for you.

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GEORGE H. BURR & CO.

Have prepared a new edition of their booklet on Industrial Preferred Stocks: it has helped hundreds of Leslie's read-ers in the selection of safe and profit-

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The bonds carry with them a participation feature which should give the investor a net return considerably exceeding the 6% interest on the bonds.

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Can be bought through us upon the initial and partial payment plan.

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the highest returns consistent with conservative methods. First mortgage loans of \$200 and specific which we can recommend after the most though the properties. Please ask for tan List No. 22 Certificates of Deposit also for eaving involution.

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Jasper's Hints to Money-makers.

(Continued from page 338.)

As for the stock market, it is still waiting to see what more mischief our legislators will do—to see if we are to have radical candidates for the presidency, on radical and destructive platforms. If I do not mistake the signs of the times, constructive and conservative statesmen are coming to the front once more. The demagogue is not making headway as fast as he was.

Give us a good outlook for the summer crops, let Congress go home, leave the workshop; the banker and business man alone, and we shall have a year full of hope and prosperity—a year that will gladden every heart and put a tur-key on every table when Thanksgiving comes around.

I am a believer in the future of this country, and for that reason, while fear is driving the buyers out of Wall Street, hope should begin to bring them back.

Boxboard, O.: The boxboard proposition ought to work out with good management. It looks like an even chance.

H. Ashland, Ky.: Erie is a great property and the Common offers a fair speculation. The first Proposed is better

first Preferred is better.
K., Wauwatosa, Wis.: It is a speculation

Hard to Drop

BUT MANY DROP IT.

"It was hard to drop Mocha and Java and give Postum a trial, but my nerves were so shattered that I was a nervous wreck, and of course that means all

winds of ills.

"At first I thought bicycle riding caused it and I gave it up, but my condition remained unchanged. I did not want to acknowledge coffee caused the trouble, for I was very fond of it.
"About that time a friend came to

live with us, and I noticed that after he had been with us a week he would not drink his coffee any more. I asked him the reason. He replied, 'I have not had a headache since I left off drinking coffee, some months ago, till last week, when I began again, here at your table. I don't see how anyone can like coffee,

anyway, after drinking Postum!'
"I said nothing, but at once ordered a package of Postum. That was five months ago, and we have drank no coffee since, except on two occasions when we had company, and the result each time was that my husband could not sleep, but lay awake and tossed and talked half the night. We were convinced that coffee caused his suffering, so he returned to Postum, convinced that friend, and he is troubled no more by insomnia.

"I, myself, have gained 8 pounds in weight, and my nerves have ceased to quiver. It seems so easy now to quit the old coffee that caused our aches and ails and take up Postum." Name given

by Postum Co., Battle Creek, Mich.
Read the little book, "The Road to
Wellville," in packages. "There's a

Ever read the above letter? A new one appears from time to time. They are genuine, true, and full of human interest.

may involve an assessment.

E., Galion, O.: I do not regard as a safe investment the stock of any company that is in a highly competitive field and that is engaged or less in experimental work.

M., Danville, Pa.: Southern Railway Preferred has greater speculative possibilities than the stock of a small local proposition, subject to the vicissitudes of strong competition.

G., Louisville, Ky.: Your difficulty in dis-posing of your stock in a local enterprise is very common. For this reason, I recommend stocks sold on the exchanges that always have a ready market.

S., Kansas City: The attack on the packers cannot result in confiscation. Swift stock looks like a good industrial investment for a business man. Better divide your investments among everal securities of the best kind. man.

Y., Wichita, Kans.: The proposition to re-organize the United Wireless does not look attractive and stockholders who put in 50 cents a share take the risk of what looks to me like a

a share take the risk of what looks to me like a very speculative proposition.

S., Watertown, N. V.: 1. The Nevada Goldfield Mining, Milling and Smelting Co., according to the Copper Handbook, is a dead proposition.

2. British American Co., ditto.

A., Springfield, O.: 1. I know of no market for the local industrial stock to which you refer.

2. Have nothing to do with any real estate company anywhere that always can give you a special price for advertising purposes.

B., Dubuque, Iowa: Land in Mexico is very

state company anywhere that always can give you a special price for advertising purposes.

B., Dubuque, Iowa: Land in Mexico is very cheap. In undeveloped sections, tracts are bought as low as 10 cents or 25 cents an acre. I do not advise you to pay \$10 an acre for what is offered you. Better buy property nearer home. Don't believe all you read.

E. T. B., Alabama: No quotations for Burlingham Telegraphing and Typewriter stocks are to be had. I never advised its purchase. I constantly suggest that my readers put their money in listed stocks or those of established industries whose commercial success has been recognized.

C., St. Paul: The recent disclosures of the manner in which Florida lands have been exploited ought to answer your question. Distance does not always lend enchantment to the view. Good lands are available in Florida, but they should be bought from well-established real estate agencies or land commissioners of the railroads.

M. Carbondale, Parent Librory rothing.

and a very poor one at that. I do not recommend the purchase of the stock of the Lettergraph Co.

A. B. C., Winston, Salem, N. C.: The Dan Patch Electric stock is altogether too speculative for me to recommend. Its literature is too lurid.

B., Derry, N. H.: Colorado Fuel & Iron is very valuable property. Some day its value ought to be shown. I would not sacrifice the stock.

P., Englewood, N. J.: I think well of Wheeling & Lake Eric first Preferred. Its earnings make a good showing but the reorganization may involve an assessment.

E., Galion, O.: I do not regard as a safe investment the stock of any company that is in large and the stock is a purchase at 37.

Dividend paying railroad stocks of established quality like New York Central, Southern Pacific, L. & N., and Atlantic Coastline all ought to do better with returning prosperity. D., Canton, O.: If safety is the prime consideration, the traction stock should be left alone. Put your money in bonds of high grade. A number of these are recommended by bankers and brokers whose advertisements appear in LESLIE's and who offer to send booklets of information and to give satisfactory references. Buy securities just as you would buy a cow, a horse, or a house—after investigating for yourself. That is what successful investors always do.

for yourself. That is what successful investors always do.

S., Newport, N. Y.: There is no reason why O. & W. should not continue its dividends under the control of the New York Central. I have advised the stockholders to write to the President of the Public Service Commission, at Albany, N. Y., to urge that before consent is given to the New York Central to take control of the O. & W., the interests of the minority holders of the latter be safeguarded. Every stockholder should write such a letter.

K., Steubenville, O.: If Congress would leave the tariff alone, Steel Common would undoubtedly continue to earn its dividends and

doubtedly continue to earn its dividends and sell higher. Unless earnings improve, the present rate of dividend cannot be maintained on a conservative basis. I doubt if the preferred will be retired in the near future, if ever.

Spec., Ardmore, Okla.: 1. The earnings of American Ice and of U.S. L. & H. both show that these stocks are among the cheapest on

that these stocks are among the cheapest on the industrial list. The former has been sell-ing around 20 and the latter around 15. These

ing around 20 and the latter around 15. These are not investment stocks, but are in the speculative class and should only be bought by a patient holder. 2. You can buy any number of shares from 5 upward. 3. Slattery & Co., brokers, 40 Exchange Place, N. Y, deal in these and other securities.

M., Manchester, Mich.: 1. The Water Power proposition must be regarded somewhat in the experimental stage and the bonds, therefore, as speculative. 2. The Hibernia Trust Co., New Orleans, has a booklet on investment bonds, that will interest you. It will pay you to write to others who offer investment bonds and to examine into their merits. Bankers and brokexamine into their merits. Bankers and brokers who offer securities are willing to send full statements regarding them, and these ought always to be studied with care. Good municipal bonds, that is the best, do not yield much more than 4½ per cent. Realty bonds that depend for their value on the appreciation of real estate are well regarded but obviously have a speculative element.

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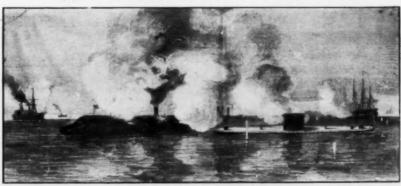
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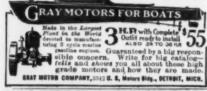
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John D. Rockefeller, Jr., on the CLASSIFIED ADVERTISING Citizen's Duty.

(Continued from page 324.)

as these should not be enforced, because vast sums of money are made through their non-enforcement. In that most thorough, sober and conservative report published by the Chicago Vice Commission a few months ago and which should be widely read by earnest men and women, it was stated, as a result of actual facts collected, that over \$15,000,-000 is made through prostitution in a single year in Chicago.

Those who are engaged in unlawful business can well afford to pay handsomely not to have the laws enforced. That many of them do so is a matter of common knowledge. The closer they common knowledge. The closer they are related to those in authority in the city government, the surer they think they are of being able to buy protection, and whenever they can secure public office they become thereby the more safely intrenched in their nefarious enterprises.

It has been true, in all countries and all ages, that those who traffic in vice have sought to gain political power, which is to them the most valuable asset. That such is the case in this city to-day to a greater extent than in the past is not true-on the contrary quite the opposite is the case. While there are doubtless many men in office who are there for what they can make out of their positions, I believe there are more honest, clean, capable men in our city government now than ever be-They are doing splendid work often at great personal sacrifice, and are entitled to the highest commendation.

Whenever and wherever there are people willing to pay for the non-en-forcement of the law, the policeman is placed in a position of extreme difficulty. If he is an honest man and incorruptible and brings to justice the keeper of a gambling house or place of ill repute, through some mysterious source it may be made clear to him that he had better mind his own business-his own business, note you! not the business of the people whose laws he is employed to enforce-else he will get into trouble. If he does not take this warning and reof town and is even in danger of losing his position.

hear of a plain-clothes man who had arrested the madam of a disorderly house, who boasted of her pull and told the plain-clothes man that she would "get his job"; and, true enough, within a few days he was wearing a uniform on a beat up in Harlem. It is interesting to note, in passing, that the man has since been restored to his former position. The result is that some policemen are demoralized and in too many cases find that the easiest way to earn their daily bread is to bow to the custom and accept protection money, soon coming to believe that they are entitled to it and thereafter demanding it. How many men in the business world, dependent for the support of their families on their daily earnings, would have the moral courage to stand out against such odds? persecution or the loss of their positions.

myself and every other citizen who is so busy with his own affairs that he leaves terpreted by a man unfamiliar with control policeman to fight his battle against struction. If they are not built in this corruption alone and unaided. If graft exists, it is our fault, not yours. Our fault, because we do not make it our business to know about the difficulty of you for being hum n and for occasionally forces of evil which surround you.

During the last two years I have come community. corresponded with hundreds of the lead- is due.

ing men in the city on this subject. In the majority of cases I have found that they have little conception of the extent and horror of this evil. Quite usually, however, a knowledge of the facts prompts them to action. And so it is the duty of such men, of all good citizens, to acquaint themselves with the conditions of evil with which the police have to deal, to insist that they be changed and to see to it that you men are given a chance to do your duty.

For every case of police graft that is flaunted before our eyes in the newspapers, I believe there are scores of cases of duty well done which no one ever hears of. I believe in the police force of this city, in its officers and its men. I believe that a great many more of them want to do right rather than wrong. I want to see the citizens give you a fair chance and make it at least as easy for you to do right as to do wrong. Already they are beginning to awaken to their responsibility, and even now are taking an increased interest in what you do.

When you are given a fair chance, as you will be some day, unless I am disappointed in the spirit which I believe dominates the police force of this city, the man who grafts or fails to do his duty then will be run off the force—not by the commissioner, but by you menas a man not worthy to be associated with you. And may every good citizen speed the coming of that day.

The Cost and the Comfort of a Bungalow.

(Continued from page 329.)

is cut up into boards, have made some very attractive exteriors. Perhaps the most unusual material is terra cotta blocks, left unfinished, with the joints pointed up neatly. One attractive little building of this kind has no finish, either on the exterior or the interior of the walls, and even the floor is made of the blocks. The surface is very rough and there is some question as to its durability under the action of frost, but a peats the offense, he is quite apt to find wall built in this way costs little, if himself transferred to some remote part any, more than a frame wall.

The architectural styles employed are s position.

as varied as the materials themselves;
Only a short time ago I happened to in California the Japanese influence has een very strongly felt, as well as the Mission, while in the East most of the buildings are either derivatives of the American Colonial or have no pretensions to style at all. In spite of the picturesque qualities possible to bunga-lows, there have not been a great many very beautiful ones built. We think of the California bungalows as charming, because their setting is so good; almost any old house with palms and eucalyptus grouped about it would look so attractive to Eastern eyes that the actual quality of the building itself will be forgotten in its surroundings. The reason for the dearth of bungalows of quality is, as much as anything else, due to the fact that most of them have been very cheaply constructed. Their design been largely left to carpenters And, if they did, the chances are that in too many cases it would only lead to which, however valuable they may be in themselves (and every architect finds I do not blame the policeman; I blame them at times most valuable), are not way, they are apt to be copied from plans sold in books by so-called architects.

But the charm of the bungalow is not, your business, to stand by you when you I think, in the main due to its little cost are doing your duty and help you fight or to convenience of its plan or to its the battle against vice and graft, in- artistic exterior, but to the fact that stead of standing aloof and criticising there is a great proportion of the Amerire to live more simican people going down before the overwhelming ply and with less convention than they find necessary in the typical suburban community. There is probably no probably no to know a little about the problem of one of us who does not occasion-prostitution—a great world-problem it ally long for a place in which he can as old as civilization-and of the wear his old clothes with comfort, smoke frightful diseases which follow in its wake—diseases which, if unchecked, children in the simple and natural way form, in the opinion of Dr. Simon Fleximpossible in the city and difficult in ner, the head of one of our leading institutes of research, the greatest single ing for a simpler and less artificial life menace to the perpetuation of the human that the great popularity of the little, race. I have personally talked to and rough-built houses we call bungalows In answering advertisements please mention "Leslie's Weekly,"

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The Humane Side of Industry.

(Continued from page 321.)

One mill has 294 employes and it is a pertinent fact that one out of every three has worked in the Carnegie service twenty years and over. Eighty-nine of them, or 30.2 per cent., have worked two decades, while 35, or 11.9 per cent., have been employed thirty years and over. I looked for the average workers, not the freaks or preserved centenarians, kept for exhibition purposes. Scores are over fifty, many in the sixties and not a few past the seventy mark. They had worked as long as fifty-three years, many starting before, during and just after the Civil War. One can talk with these veterans, thousands of them in the Carnegie employ, and find the type of men who have done their share toward the success of the steel business, who have worked more than the average life's span and are not eager to lay down their tools and retire to idleness. There are about 35,000 employes of the Carnegie Steel Company in thirty-two mills in the Pittsburgh and eastern Ohio districts. The largest plant is in Homestead, where almost 10,000 men are employed, and there one finds these in-

structive length-of-service figures: Employed under five years
Five years or over
Five years or over
Fifteen years or over
Twenty years or over
Thirty years or over
Fifty years or over
Fifty years or over
Fifty years or over
Fifty years or over
First years or over

Here are the same men in the same plant from a standpoint of age, irre-spective of length of service, showing the healthy percentage of men employed who are past the accredited prime of life:

Inder 40 years of age 75.44 per cent. 10 years of are and over 24.56 15.02 15.

I talked with these men and others employed in the Homestead mills and elsewhere, conversed with at random the old, middle-aged and young. I found contentment apparent everywhere, with an absence of labor unrest.

To me the reason seemed to be satisfaction and security, purchased by hu-mane working conditions, protection from danger and an employes' welfare system that probably is more extensive and worthy than any other in existence. I got my reasons from the veterans and the youths in the mills, the former explaining the reason for their long service and the latter their selection of career. They like the life, where they find healthy citizenship possible and where they find conditions are livable in schedule of working time, in the safeguards surrounding them and in the welfare system that provides for disability, retirement and death.

One gazes upon the inspiring sight of thousands of men issuing from the gates of the great Homestead plant and mentally compares the army with similar ones at the other Carnegie mills. A natural thought is: "What would happen if they should revolt?" Then one inquires and finds that the last strike was in 1892. The old Amalgamated Association was in power then, and it was an internal fight rather than a fight against the company. I believe that the best and greatest work in the interests of labor ever done by any union does not exceed that being done by this corpora-tion for its men. The only difference is that the benefits are given not by virtue of assessments on the part of each employe, but simply for the service that is rendered and regularly paid for.

I had heard that steel workers in the mills in the Pittsburgh district were afraid to talk of their work and of unionism. I made an extensive investigation in Homestead and in other towns, and found it otherwise. One can go through the mills in the same way and see more than one employe wearing a union button. He is unmolested and is participating in every principle of the welfare system. It is up to the men. There is no ban on unionism in the corporation mills. The company is content to let its welfare work stand on its own merits. The protection and humane treatment are voluntary and the men are not unappreciative.

I asked a half dozen superintendents if they ever had occasion to meet grievance committees of workmen in their offices, whether they would talk to the offices, whether they would talk to the men if they came and how they would treat them. "Bless my soul!" was the typical answer of one. "I don't know what you mean. Sure the boys come to my office every day, but I don't know what a committee looks like. Why, I'm traveling through the mills every day, and if something isn't going right or this or that is wanted the boys just or this or that is wanted, the boys just come up and tell me about it, I have it attended to, and that's the end of it." So I found it—the officials in close contact and co-operation with the men. They rise from the ranks themselves, and therefore know and are on good terms with their employes. The mill safety committees, who aid in maintaining and bettering the system of machinery safeguards, are also chosen from the ranks. As a result of this work, since 1907, mill fatalities and serious injuries have decreased fifty-three per cent., while serious injuries alone have fallen off fifty-five per cent.

These practical steel men are the safety vigilantes. They constantly comb the mills for dangerous conditions, for jeopardizing methods that can be rectified, recommending the guarding of cogs, gears, rolls, wheels, pits, crossings, etc. Even with the acme of perfection, it is impossible to prevent accidents entirely; but the safety inspectors and committees study accident reports, finding where each occurred and probing its cause. Then the cause is removed. They work on this theory: "Show me the possibility of an accident, and I will show you such an actual occurrence. Ideas are exchanged between plants and the workmen co-operate with the safety bureau. They consider their own interests and guard against the possibility,

not merely the probability, of injury.

One district superintendent, in a notice to the men, declared the watchword to be: "Eternal vigilance is the price of safety; careful men are usually efficient
—careless men are not." There is an educational side to the safety and

(Continued on page 344.) in answering advertisements please mention " Leslie's Weekly."



You'll Rise to a New "View" of Pipe Smoking with

PHILIP MORRIS

English Mixture and Cut Plug

You will find "P. M." alto-gether different from all other pipe tobaccos-the realization of every expectation in aroma, taste, and slow, steady burning quality.

You will always enjoy the pipe of "P. M." because every bit of this tobacco is produced by an exclusive, scientific treatment - no mere curing but a process of years' development.

Measured in enjoyment, Philip Morris English Mixture or Cut Plug is worth many times the actual cost of \$2.00 per pound (in 25c, 50c and \$1.00 tins).

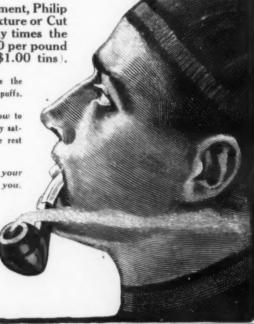
Pipe lovers will appreciate the difference with the first few puffs.

Isn't it worth a quarter now to know a really and thoroughly satisfactory pipe smoke for the rest of your life?

Mail the 25c to us, if your dealer cannot supply you.

PHILIP MORRIS & COMPANY, Ltd. 420 West Broadway New York

FACTORIES: Montreal Cairo



<u>MOTOR</u> CYCLE 5

Strength: Speed: Symmetry: Simplicity

The PIERCE SINGLE CYLINDER is the very best single cylinder motorcycle made. Compare its strong, dignified lines with any other motorcycle. The large tubing frame gives great strength and climinates separate tanks. The strong motor with roller bearings, mechanical valves, magneto ignition and automatic carburctor is not of the excessive high speed type and consequently will not shake to pieces. Speed from 4 to 55 miles per hour and power to climb hills that other singles and even twins cannot. This

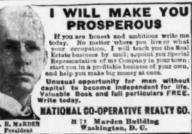


The Pierce Cycle Co.

Buffalo, N. Y. Pacific Coast Branch Oakland, Cal.

pollinaris

THE TABLE WATER DUKE OF CONNAUGHT



Advertising of Advertising -Everybody is talking about it, but Leslie's Weekly and Judge are doing it. See page 344 of this issue.

Muti

Latest Gli

Forbidd



Billiard and Pool Table

and play while you are paying for it. No special room is needed. The Burrowes Table can be set on your diningroom or library table or mounted on its own legs or compactly folding stand. Only a moment in required to set it up or to take it down and set it out of the way. Sizes range up to $4 \pm y \times 9$ feet (standard). Complete Playing equipment of balls, cues, etc., free with each Table.

Burrowes Tables are used for home practice by some of the foremost professionals. Every Table of whatever size is scientifically accurate in proportions to the smallest detail and adapted to the most expect play. The most delicate shots, calling for skill of the highest type, can be executed with the tutmost precision.

\$100 DOWN

are \$6, \$15, \$25, \$35, \$45, \$55, \$75, etc., or of \$1 or more down and a small amount each month FREE TRIAL-NO RED TAPE

E. T. BURROWES CO., 525 Center Street, Portland, Me.

OFFICE SPACE IS MONEY Don't Waste It!

Every square foot of space in your office has value. Use it to the best advantage by installing

CHLART STEEL

TYPEWRITER STAND AND CABINET
SAVES TIME, RENT and MATERIALS
and INCREASES EPFICIENCY
DESCRIPTION: Rigid steel frame, absolutely
pructible, ample space for full week's supply of sta

Wood platfo



The Teledo Metal Furniture Co., 2149 Dorr St., Toledo, Ohio Makern of Famous Uhl Art Steel Furniture

Near-Brussels Art-Rugs, \$3.50





EUROPE

and the

NORTH CAPE.

Round the World and South America. Attractive Routes and fares.

CLARK'S TOURS, Times Building, New York

People Talked About Automatic

rebel chiefs. Be-fore the union of after four hours dewhich he won a vic- ing. tory. He was proclaimed commander-in-chief of the combined revoing men southward. with a view to cap- George turing the City of Mexico, the capital

The prominent Mexican general who lately joined the revolt against President Madero. Madero. of the republic.
The defection of Orozco was regarded as a very severe blow to the Madero regime. that Orozco was chosen commander-in- metropolis. Mexico.

two capable leaders and augured the downfall of the Madero government.

OROZCO.

THIRTY-ONE years ago Dr. James M. Buckley, editor of the Christian Advocate, published an editorial calling upon the Methodist Church to enter a new field of humanitarian effort and to establish a hospital. The appeal reached the heart of George I. Seney, a railway magnate of New York City, and by his gifts, amounting to over \$400,000, the Methodist Episcopal Hospital, in Brooklyn, was founded, Dr. Buckley being elected the first president of its board of managers, an office which he has held

to this day. The hospital has received tertain and instruct the reading public many large benefactions and has a very for many a year to come. high standing. Recently a number of Dr. Buckley's friends presented to the hospital a memorial of their esteem for him, in the form of a bronze bust of the president of the board, the work of the sculptor, Gutzon Borglum. The presentation was attended by two hundred gentlemen, and addresses were made by Bishop Luther B. Wilson, Dr. A. Ross Matheson, Dr. St. Clair McKelway, of the Brooklyn Eagle; President Noble, of Dickinson College, and ex-Judge George G. Reynolds. For thirty-two years Dr. Buckley has edited the Christian Advocate, and for forty years has been elected

successively to the General Conference of his denomination.

DR. JAMES M. BUCKLEY,

Editor of the "Christian Advocate," done in bronze in recognition of his good works.

distinction is No better selection Miss Lillian E. Small, who enrolled in the Normal Col- Van Etten has won lege, New York a wide reputation City, following as a writer and is graduation the Wadleigh High pathy, culture and School. She has never been absent initial issue of the a day during the ten paper which she years she has been edits is excellent, a pupil of the public and there can be no schools, and has doubt that it will

In answering advertisements please mention "Leslie's Weekly."

A New York girl for whom is claimed the world's record for steady attendance at school. never in that period prosper under her been late a minute. Miss Small, who is management and ambitious to become a teacher, was highly complimented on her character should find its way to every home in the as a student when she left the high land, as its influence will be most saluschool. In Public School No. 57 Miss tary. The league and its newspaper are Small received silver medals for punc- destined to succeed, because a large tuality. During her studies in the high number of intelligent women prominent ples and school she walked a mile daily from in society are interested in the good work.

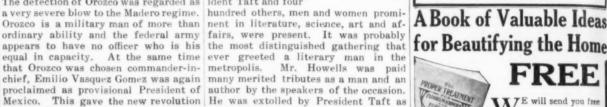
MISS LILLIAN

E. SMALL,

ESPITE his denial of disloyalty to and to her home, in all weathers. A Madero, General Pasqual Orozco, commanding the federal forces in education has failed to disclose a paralthe state of Chihuahua, turned rebel and lel to Miss Small's record of attendance. joined his forces with those of other Her habit has been to retire at ten

> the insurgents took voted to lesson prep. place, Orozco and aration during his followers had a school days, and battle with loyal seven o'clock is her federal troops, in regular hour of ris-

> seventyfifth birthday of William D. lutionists, and it Howells, the dean of was announced that American authors, it was his intention was celebrated re to lead not less than | cently by a notable six thousand fight- banquet, given in his honor by Colonel Harvey, editor of Harper' Weekly, at Sherry's, in New York. President Taft and four



the greatest living native writer. In responding to the speeches of congratulation and praise, Mr. Howells enumerated the eminent American writers with whom he had been on terms of friendship, including Hawthorne, Emerson, Longfellow, Harriet Beecher Stowe, Julia Ward Howe and many others. Although he was contemporary with the lights of a previous generation, Mr. Howells is still a modern of the moderns in literature. The charm of his writings is as great as ever, and he is probably more widely read now than ever before. Mentally he is still in his prime, and he bids fair to en-

WILLIAM D.

HOWELLS,

The dean of American

MONG the organizations which are doing good work in cultivating the humane spirit is the New Women's League for Animals, whose object is to care for homeless and deserted animals, to provide for the sick and disabled ones, to discourage traffic in worn-out horses, to abolish cruel traps for capturing wild creatures, to protect the birds, etc. In order the better to promote its ends, the league has established a newspaper, called the Animal News, and has appointed as its manager and editor Mrs. Edgar Van Etten, the

gifted wife of the president of the Cuba Eastern Railway, who is also connected with the N UNUSUAL New York Central. enjoyed by for that responsible post could have been made, for Mrs. from a woman of symsocial standing. The

MRS. EDGAR VAN ETTEN The gifted lady who has been appointed manager and editor of the new publication. "The Animal News."

supervision. It is a publication which



Vacuum

Cleaner getting every particle of dust from the body of the carpet and even from beneath the carpet—may be easily handled by a child—used like a carpet sweeper yet a most efficient Vacuum Cleaner. The NuPlan is equipped with our indestructible diaphragm pumps (not a bellows) which have made the "Automatic" Vacuum Cleaners famous the world over for years. This exclusive diaphragm pumping device insures greater suction and much longer life than any other type. Don't take up your carpets and rugs—clean them on the floor with the NuPlan. Send for full information, or better still send \$15.00 for sample. Money promptly refunded if not entirely satisfactory. We pay all freight charges.

charges.
Agents wanted everywhere. Write to-day for illustrated booklet.

Automatic Vacuum Cleaner Co. 29th Street, Bloomington, Ill.

A Book of Valuable Ideas



Johnson's Wood Dye should not be confused with the ordinary water, oil and varnish stains. It comes in all shades—mahogany, green, brown, light oak, black, etc. Mention shade you want.

Prepared Wax.

Johnson's Prepared Wax ork and furniture, including pianor ork and furniture, including pianor oly with a cloth and rub to a polish th—it imparts a velvety, protecting to beauty. Write today for free a oklet No. L. W. 3B.

S. C. Johnson & Son, Racine, Wis. "The Wood Finishing Authorities"



Expansive Breathing

A book that fully explains he italize the Blood through p g Deve

Earn \$75 to \$150 a Month

Or be a repairman. Big demand

by mail in a few weekssimplest, most practical course. Working model free with lessons, makes it very easy. Write for it very easy. Write FREE booklet today. American Auto Institute Box 993 Rochester, N. Y.





VENTRILOQUISM Almost anyone can learn it at home. Bmall cost. Seed today 2-cent stamp for particulars and proof. 9.A.SMITH, Room D53, S23 Bigelow St., PEORIA, ILL.

SELL STORIES STORY-WRITING d sold. Free booklet. "Writing for Profile

how; gives proof.
THE NATIONAL PRESS ASSOCIATION.
Dept. 43, Indianapolis. Print Your Own THE PRESS CO., Merid

Brown's Bronchial Troches

Unexcelled for relieving Throat Troubles. No o lates Sample free. John I. Brown & Son, Boston, Mass.



Forbi

Learn to Run an Auto We teach you

short tim

went abo reigned in worth of l ing to around il

EEKLY

m the body of the carpet— i--used like a cient Vacuum d with our in-tot a bellows) atic Vacuum r years. This device insures life than any r carpets and h the NuPlan, tter atil send ly refunded if ay all freight

Write toeaner Co. n, III.

le Ideas e Home DD

autiful book reatment for rk and Furrous samples od Dye and

od Dye the ordinary It comes in brown, light de you want ed Wax

acine, Wis. thorities"

Breathing

kmann, R. S. ninal Bldg... New York City

a Month

QUISM

nd proof. RY-WRITING GHT BY MAIL riting for Profit." SSOCIATION.

r Own

Trocles
roubles. No o iates
Son, Boston, Jane.

Latest Glimpses of the Chinese Capital Where Thousands of Soldiers Rose

Against President Yuan Shi-Kai, and Burned and Looted Many Buildings.



East Entrance to the Imperial City. The walls and pagoda of the forbidden city



Forbidden City" Gate.

he inner part of Peking e the Manchus dwell.

Americans on Guard. ders of the American Legation on duty on the beneath the pagoda. A spent shell fired by the atineers fell into the Legation's compound.



William J. Calhoun, American Minister to China, and Mrs. Calhoun. During the riot a bullet barely missed Mr. Calhoun.



Forbidden City's East Gate. American Minister's Residence Chinese officials used to pass to the palace. Shots fired by the mutineers flew about this The carts were their carriages.



Protecting Royalty. Chinese policemen lining the streets during the passage of a prince.



A Royal Bodyguard. Cavalry troop outside the private temple of a prince, one of the hated Manchus.



Modern Railway Station.

Chinese Foreign Office. French, German, American, British, Russian and Japanese troops protect the railway from Peking to the sea.

President Yuan Shi-Kai has been living in the modern part of this structure. Yuan was in dan ger during the turmoil.

The new president of the Chinese Republic, Yuan Shi-Kai, had been in office but a short time before several thousand supposedly loyal troops in Peking mutinied and went about firing houses, looting stores and shooting. Tremendous excitement reigned in the city for a couple of days, during which time, as is asserted, \$12,000,000 worth of property was destroyed and over 20 persons killed by the mutineers. The latter left the city with a trainload of plunder. Later similar scenes were enacted in Pao-Ting-Fu, Tien-tsin and Canton. Additional foreign troops were ordered to Peking to aid in preserving order. No foreigners were injured, although stray shots flew around the American Legation. The disturbance was regarded as a blow to the prestige of Yuan Shi-Kai.

Mutiny, Riot and Arson in Peking The SWOBODA SYSTEM



of Physiological Exercise

BUILDS vigorous brains, superb, energetic bodies, developing great nervous force, strong muscles, vigorous heart, creating a perfect circulation, overcoming general debility, lack of ambition, lack of vitality by revitalizing, regenerating, rebuilding, and developing the body, brain and nerves to their highest power.

If you will follow my treatment for a few weeks, I will guarantee you such an immediate return to body and brain

vigor as to convince you that no matter in what branch of industry you may be active, whether indoors or outdoors, ill or well, whether engaged in mental or physical labor, the SWOBODA TREATMENT solves the problem of disease resistance and full attainment of brain and body power and development.

WHAT OTHERS HAVE TO SAY

SWOBODA SYSTEM

"My banker said today he would not take \$1000 for benefit received 13 years ago from you."

"If you are doing for others what you are for me your work is truly wonderful."

"It cannot recommend your system too highly, and without flattery believe that its propagation has been of great benefit to the health of the country."

"It has cured my constipation, bettered my digestion, improved assimilation and circulation, placed a rosier color in my cheeks, made me stouter, stronger, healthier, and happier."

"Worth more than a thousand dollars to me in increased mental and physical capacity."

"Worth more than a thousand dollars to me in increased mental and physical capacity."

"Worth more than a thousand dollars to me in increased mental and physical capacity."

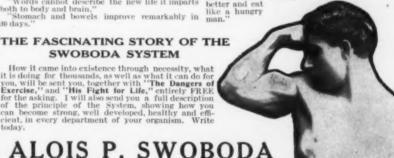
"Worth more than a thousand sollars to me in increased mental and physical capacity."

"Worth more than a thousand sollars to me in increased mental and physical capacity."

"Worth more than a thousand sollars to me in increased mental and physical capacity."

"Worth more than a thousand sollars to me in increased mental and physical capacity."

"Stomach and bowels improve remarkably in 30 days."



How it came into existence through necessity, what it is doing for thousands, as well as what it can do for you, will be sent you, together with "The Dangers of Exercise," and "His Fight for Life," entirely FREE for the asking. I will also send you a full description of the principle of the System, showing how you can become strong, well developed, healthy and efficient, in every department of your organism. Write today. ALOIS P. SWOBODA

220 VICTOR BUILDING

WASHINGTON, D. C.



SAVE YOUR SURPLUS AND GET 6 PER CENT.

James J. Hill says there are two classes of men, and that the successful ones are those who save money. Russell Sage: "The man who buys New York real estate (of course, exercising good average judgment) has a fortune before him. The most fanciful writers cannot exaggerate the greatness of its future."

The elder Vanderbilt said: "Get 6% my son, and get it long enough and in time you will own all the money in the world."

Andrew Carnegie: "More fortunes are accumulated from the rise in real estate values than from all other causes combined."

THE 6% Gold Bonds of the American Real Estate Company enable anyone who has ready capital in any amount, or who can save a few dollars each year, to follow the advice of these authorities—that is, to take care of his surplus, to found his investments on real estate, and to get 6%. These Bonds are based on the actual ownership of selected New York Real Estate, the safest and most profitable realty in the world; they pay 6% interest; and they are particularly suitable for the investment of current surplus.

Gruntemore, they have behind them 24 years' unbroken record of having paid 6% interest and matured principal at par without loss or delay, returning to investors more than \$8,000,000. They are the direct obligations of this Company, issued in these convenient forms:

6% Coupon Bonds

Purchasable outright in denominations of \$100, \$500, \$1,000, etc., paying interest semi-annually by coupons, and maturing principal in 10 years.

6% Accumulative Bonds

Purchasable by annual instalments of \$25 or more, earning 6% compound interest and returning \$1,000 and upward in cash at maturity.

■ Descriptive booklet and map of New York City showing location of properties sent free on request. Write today.

<u> American Real (Istate Company</u>

Founded 1888 Capital and Surplus, \$2,076,587.35 527 FIFTH AVENUE Room 587

Assets, \$24,134,240.39 NEW YORK CITY



The Finishing Touch to Your Easter Attire

The Furrow. The most distinctive Spring has ever made. Comes in dark grav. Light grave has not however. Same has migrored from Austria, with grave 182. We make it heremining duty—an one of a for \$2-prepaid. Made of fine felt would be not a for \$2-prepaid. Made of fine felt work in return mail. State size, color and send \$2 today. Write for 1912 Style Book of Hate and Cape—FREE.

FRENCH P. H. CO., Philadelphia, Pa.

DO YOU LIKE TO DRAW?



THAT'S ALL WE WANT TO KNOW
Now, we will not give you any
grand prise—or a lot of free stuff it
you answer this ad. Nor do we claim
to make you rieh in a week. But if
you are anxious to develop your isient with a successful cartoonist, so
you can make mosey, send a copy of
his picture, with it come in deamped. you can make money, send a copy of this picture, with 6 cents in stamps, for pertfelle of earteens and sample lesson plate, and let us explain. The W. L. Evans School of Cartoening

11 Cleveland, Ohk

-For Manufacturers—

Marshall Cushing's great little magazine

HOW

Is made for the man at the head of the business.

It's worth one hundred dollars, but costs one.

Send one dollar for a year's subscription to

HOW, Tribune Building, New York

In answering advertisements please mention "Leslie's Weekly."



Oriole Go-Basket

THE WITHROW MFG. CO.



THIS MACHINE MADE ME

Every Time You Take in a Nickle You Make Almost Four Cents Profit onnections—sell to read make a fat profit.
Loney isn't half as havens. At least invest W. Z. LONG, treet, Springfield, Ohio 461 High Street,

TOURS TOURS TOURS



Look for the

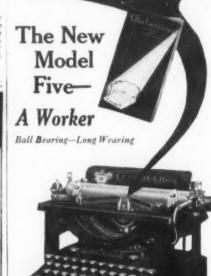
Automobile Touring Number of Leslie's Weekly, April 18th Pictures-Stories-Helping Hints

Order it NOW from your Newsdealer or send your order direct to

AUTOMOBILE BUREAU, Leslie's Weekly

10 Cents a Copy

225 Fifth Avenue \$5.00 a Year



All the thought that enters into the making of the

L. C. Smith & Bros. **Typewriter**

is concentrated on one purposethe right kind of typewriting.

This results only when close adjustments and the least possible friction allow all parts to work in harmony. Tiny steel balls, unseen, always in order, make easy and accurate every stroke of the key, every movement of the carriage and every shift to capital letters.

A watch is not jewelled to better advantage or assem-bled with greater care and accuracy.

The new Model Five is a worker—as easy for the operator at the end of the day as at the beginning. Its many labor-saving devices are in-built—not added. Free book of Model Five, "X-Ray Excellence" given full description of its advantages—reasons why you should examine this machine before making a choice.

Mail a postal for literature today. L. C. SMITH & BROS. TYPEWRITER CO. Head Office for Domestic and Foreign Business SYRACUSE, N. Y., U. S. A.

The Humane Side of Industry. (Continued from page 341.)

sanitation system. New men, perhaps the immigrants, are schooled in the dangers and the ways to avoid them before they are permitted to work near them. Classes in first aid are organized; men are instructed in fit clothing to wear when near moving machinery. are schooled in sanitary ways for mill and home. They are promoted by merit alone and they have come to know that the careless man is not the meritorious

The trouble has been that the public has known too little of the steel industry and its workers. Imagination, born of hearsay and nurtured by exaggeration, has conjured up weird pictures of oppression-humans yielding to strain and bowing to old age and the Reaper prematurely. In the corporation's increased production, the credit goes to more efficient machinery rather than to increased labor. The onus is on the machinery, not on the men. The relations between capital and labor have been improved, because the former is protecting and conserving the latter.

Life-insurance Suggestions.

[NOTICE.—This department is intended for the information of readers of LESLIE'S WEEKLY. No charge is made for answers to inquiries regarding life-insurance matters, and communications are treated confidentially. A stamp should always be inclosed, as a personal reply is sometimes deemed advisable. Address Insurance Editor, LESLIE'S WEEKLY, Brunswick Building, 225 Fifth Avenue, Madison Square, New York.

TN LIFE INSURANCE, money comes back. That is to say, premiums paid on policies eventually return to those who paid them or to their bene ficiaries. It is one way—and one of the best ways—to save for a rainy day or for an emergency. Many who insure may not think of this.

When the annual reports of the great life-insurance companies are published, the aggregate of assets seems monu-Yet the amounts paid by the companies are even larger. It is the assets that guarantee the larger payments on endowments and for death claims.

The Mutual Life Insurance Company of New York recently stated that, since organization, it had paid out on policyholders' accounts more than \$1,000,000,-It was the first life-insurance company in the world to reach that magnificent figure. The sum staggers the ordinary intelligence. There is no safer asset than good life insurance.

ordinary intelligence. There is no safer asset than good life insurance.

F. Montsomery. Minn.: Your policies in the Hartford Life ought to prove satisfactory.

G. Elyria, O.: A twenty payment policy would undoubtedly meet your requirements and give you a satisfactory result at a time in life when you would appreciate it.

P. Spring City, Pa.: The Reliance Life of Pittsburgh was organized in 1903. It is increasing its business but, as with all new companies, expenses of management are liberal.

H. Wilkinsburg, Pa.: 1. No. 2. I never heard of it. 3. The Postal Life was organized in 1905.

4. The absorption of the Provident Life ought to be beneficial to the Postal. 5. Write to the Postal Life for all of its booklets of information, and then ask the company any questions you desire to. Let me know if they are not answered.

P., Utica, N. Y., and J., Fort Wayne, Ind.: The Postal Life of New York, like all the other old line companies, is under the supervision of the State Superintendent of Insurance. There can be no question as to the legality of the policies of any of the New York companies because they must all conform to the strict requirements of the statute.

G. Breckinridge, Minn.: 1. The Postal Life is not one of the oldest companies but it is under the supervision of the State Department of New York and doing an increasing business; not having acents its rates are cheaper. The associations of which you speak are all of the assessment class. For reasons I have frequently given I do not favor assessment insurance, because though it is reasonable at the outset, it costs more with increasing age. 2. The Nation Policy of the Actan is probably as good as you can get. Write to the Actan is probably as good as you can get. Write to the Actan is probably as good as you can get. Write to the Actan is probably as good as you can get. Write to the Actan is probably as good as you can get. Write to the Actan is probably as good as you can feet metalest policy than which there is none better. You can mention the Hermit.

Hermit

Pot-Luck with Lucullus

Advertising of Advertising - A Series of Weekly Talks - No. 11.

Perhaps the function of a trademark was never better illustrated than in a bit of humor contained in a folder issued by one of the great cement companies.

The folder was entitled "Pot-Luck with Lucullus."

"Lucullus," so the folder tells us, "was the Bradley Martin of antiquity."

It was said that a square meal at Lucullus' country house cost one hundred thousand sestertiums."

"It was a favorite trick of Lucullus' friends to stop him in the Forum and beg to be taken home to dinner, hoping to catch him some day

Advertising Director,

LESLIE-JUDGE COMPANY,

225 Fifth Avenue, New York,

I will give you a list of advertised goods used daily in my home. You are to supply a blank form and send me a picture suitable for framing.

L. W., Mar. 21.

ALLAN C. HOFFMAN, Advertising Director.

they had nothing but warmed up potatoes and cold meat.

"Take me out to dinner, Cul," said Cicero one day; "no fuss, I just want pot-luck."

Lucullus telephoned out, right before Cicero, and simply said: "Serve dinner for two in the Apollo

Room." The room was decorated with Amer-

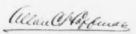
ican Beauty roses, and the dinner cost about ten thousand sestertiums a plate.

The secret was in that word "Apollo."

Lucullus had an understanding with "Apollo Room" it meant "blow yourself on a meal."

In the same way a trade-mark indicates what you want. It saves descriptions and explana-

You buy goods by name, don't



Picture Offer --- An attractive picture, suitable for framing, will be sent, postage paid, to each person who furnishes information called for in coupon.

LESLIE'S PRESIDENTIAL VOTING CONTEST

(See page 320)

My choice for the next president of the United States is

in 1908 I ve	oted for	
Name		
		. //
City		
State	*****	-



Keep Your Own Razor in Perfect Shape

You don't have to be an expert to keep your razor so it will always shave you with ease and comfort—just use the expert's strop—the

New Torrey Honing Strop

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TURY BLIC Camples ar. reasing roves of

An Attractive Evening Gown.

Chiffon and lace over rose colored Liberty satin. The skirt in front is veiled by black chiffon and edged with lace. The high waist line is marked by a large black bow in the front.

Evening Gown of Mauve Silk Voile.

This artistic gown is largely composed of rich silk embroidery. The waist is draped in fichu manner and finished with a narrow belt of velvet ribbon ending in large flower-like rosette.

One of the New Rain Coats.

This natty garment is made of blue taffeta. The scalloped ruffles without fullnes lead a dressy effect. The very large revers are trimmed with scallops edged with fringe of the same color.

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THE AMERICAN

The Latest Fashions as Paris Sets the Style



Novel Effect in Silk and Lace.

The bodice of the waist and the upper part of the very tight skirt are covered with wide insertions of Irish crochet. A soft artist cap of black velvet is worn with this costume.



A Walking Suit of Changeable Taffeta.

The waist, as well as the wide and sweeping skirt, of this smart costume is trimmed with narrow ruching of the same material. The small collar, culfs and trimming of the bottom of the front are of guipure.



Smart Evening Gown of Liberty Silk.

Old rose silk with part of waist and upper part of skirt veiled by black chiffon, an attractive ground work for tunic of gold. A head dress of gold beads is worn with feather adornment.



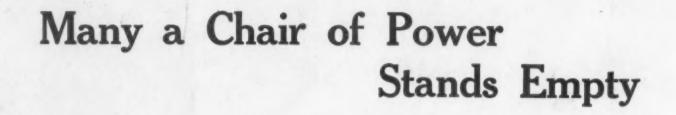
New Model in Taffeta.

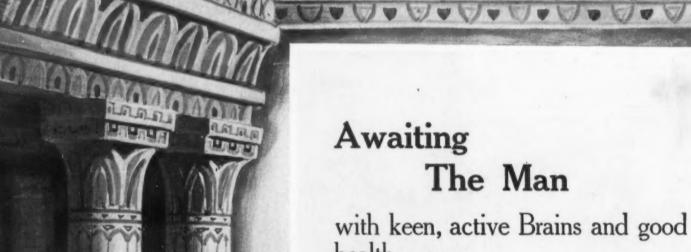
This suit of reseda green taffeta shows hand embroidery in a Turkish design on jacket lapels. The skirt is finished with two wide ruffles and is somewhat full as the bottom.



New Skirt in Black Taffeta.

A rather pretty note is brought out in this costume by the skirt divided in front and rounded by ruffles of the same material. The blouse has a yoke of white silk musselin and Dutch neck.





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